Washington State Resource Guide

Housing for Homeless People With Mental Illnesses and Co-Occurring Disorders

State of Washington
Department of Social and Health Services
Mental Health Division
PO Box 45320
Olympia, WA 98504-5811

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<u>INTRODUCTION TO THE RESOURCE GUIDE</u>

DSHS commissioned this guide to promote the development of community-based housing for people who are homeless, mentally ill, and/or chemically dependent. Specifically, the intent is to identify the resources available and to encourage the partnerships necessary to successfully create housing for this challenging population.

The audience is Regional Support Networks, mental health and chemical dependency providers, homeless services providers, housing providers including housing authorities, local government staff, state government staff, and advocates.

The guide is limited to resources for emergency shelter, transitional housing, and permanent supportive housing. The focus is on community-based housing models. The inclusion of resources for services is limited to those linked directly to shelter, transitional, and/or permanent housing. Licensed mental health or chemical dependency facilities are not covered.

Why is DSHS interested in producing more housing for homeless mentally ill people?

• Current research has demonstrated that stable housing is critical to the successful support and treatment of homeless people with mental illnesses and/or addictions, and leads to significant efficiencies and savings across the multiple systems that touch persons who are homeless.

In 2001, the University of Pennsylvania's Center for Mental Health Policy and Services Research completed 8 years of research on the impact of supportive housing on 4,500 people who were homeless and severely mentally ill. Compared with a control group that was not offered permanent housing, the research confirmed that supportive housing results in significant reductions in shelter use, hospitalization and jail stays. For those in the study that received supportive housing, annual service use costs pre and post receipt of supportive housing were reduced from \$40,449 to \$24,167 when compared over a four-year interval.¹

• Washington State has a significant number of homeless people who have mental illnesses and/or addictions.

Recent data from the Washington State Department of Community, Trade, and Economic Development (DCTED) suggests that we have approximately 50,000 homeless people participating in our emergency shelter programs annually including approximately 20,000 single adults. DCTED's youth shelters serve approximately 1200 youth under the age of 18. A soon-to-be-released study of the prevalence of mental illnesses among homeless adults in Washington State will document that

¹ See, for example, S. Metraux, S. Marcus and D. Culhane, Assessing the Impact of the New York/New York Supported Housing Initiative for Homeless Persons with severe Mental Illness on Public Shelter Use in New York City, Psychiatric Services (2003); and, T. Proscio, Supportive Housing and Its Impact on the Public Health Crisis of Homelessness, Corporation for Supportive Housing (2000).

approximately 35% of the homeless population is affected by mental illness. This correlates well with previous counts that estimated approximately 6,300 homeless mentally ill people in Washington at any given point in time².

All these numbers under-report homeless mentally ill people since many homeless people do not use emergency shelter programs. Larger metropolitan areas like Spokane and Seattle have more complete counts. In smaller communities, formal data systems may not be in place but Continuum of Care processes have created estimates. In the fall of 2003, CTED will conduct a count of homeless people in most rural areas of the state. It is anticipated that this survey will more precisely identify the extent of homelessness outside of the major metropolitan areas.

What community-based housing models can work for homeless mentally ill people?

Homeless people with mental illnesses and/or addictions can successfully live in many types of housing including single-family houses and multifamily apartments or condominiums. People can live in housing solely for people with mental illnesses or in housing that services a broad cross section of people. There are no unusual physical elements required for housing that is suitable for people with mental illnesses and/or addictions. However, because people with chronic mental illness and/or addiction are often low income, rent subsidies are necessary to cover operating and maintenance costs of the housing units. Also, mentally ill people require supporting services to maintain their housing and stabilize their lives. These supporting services are also essential to assure the housing remains available to people with mental illness and/or addiction over the long term.

Creating housing for homeless mentally ill people, requires consideration of three components:

- The <u>bricks and mortar</u> (or wood and nails). This component is what people think of first, the physical place. However, the room, or apartment, or house is only one element of creating sustainable housing for homeless people with mental illnesses.
- The <u>operating support</u>. This component may include lease costs (if your organization rents space) or mortgage, maintenance, and repair costs (if your organization owns space), insurance and utility costs. Rent subsidy is usually required.
- The <u>supporting services</u>. Homeless mentally ill people need supporting services to maintain stable housing. Services may include case management services and clinical services. Models vary. Recently, for chronic homeless populations, housing first models have become popular. More traditional approaches attach services to people first and then secure housing. The service model will influence decisions on the location and configuration of the physical space and the plan to secure operating support. It is important to keep in mind that a person who has been homeless with a mental illness may have other, co-

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² "Homeless Families in Washington State: A Study of Families Helped by Shelters and Their Use of Welfare and Social Services", Washington State Department of Social and Health Services, 2003.

occurring illnesses that complicate treatment and require comprehensive supportive services. These co-occurring disorders can include substance abuse, HIV/AIDS and/or other physical disabilities.

There are a number of best practice models for housing homeless mentally ill people. They fall in three camps:

• Housing where the mental health/chemical dependency agency is the owner, developer, property manager, and service provider:

Example: Many community mental health centers maintain "cluster houses" – individual homes or apartments in which between two and five clients share living responsibilities with ongoing support from agency case managers and housing services staff. These houses can be acquired by the agency in the open market, gifted to agencies by individual or corporate donors or built with funds secured from private and public grant sources. "Cluster homes" provide a significant degree of independence to residents, are usually placed in neighborhood and communities typical of the region served by the provider agency and ensure that ongoing assistance with the tasks of daily living is provided and the responsibilities of home management are addressed.

• Housing where a housing authority or non-profit housing organization is the owner, developer, property manager, and the mental health/chemical dependency agency is the service provider:

Example: Utilizing Project-Based Section 8 resources and HUD-approved procedures for prioritizing individuals with specific types of disabilities or needs, local housing authorities can ensure that units are set-aside for persons with histories of homelessness and mental illness. Often, the housing authority may choose to cluster these units in a single housing complex or neighborhood in order to promote efficient and regular supportive service delivery by mental health case managers, substance abuse services and other professional provider agencies.

• Housing where the mental health/chemical dependency agency leases units from the private rental market and provides the supporting services:

Example: HUD's Shelter Plus Care program provides market-rate rental subsidies that can be used by agencies to secure apartments and homes in the private rental market for homeless individuals with disabilities such as mental illness, HIV/AIDS, etc. HUD requires that the value of the rental subsidies awarded to an agency be matched in the aggregate by supportive services provided to the housed individuals. The knowledge that rent payments are guaranteed and that services will be available on an ongoing basis – including the capacity to provide crisis response services – often serves as a major incentive to private landlords to participate in the Shelter Plus Care Program.

What are the key elements for success regardless of housing model?

The Technical Assistance Collaborative (TAC) has identified 5 characteristics shared by most successful housing projects for people with serious mental illnesses³:

- 1. Committed, experienced and effective leadership at the community and the state level. This leadership may come from the housing sector, the mental health and human services sector, or often the political/civic sector.
- 2. Participation of an experienced housing development/housing management entity. Most often this is a housing authority or a non-profit housing organization or multi-service organization that has housing programs.
- 3. Participation of a lead service provider with sufficient experience, authority, and resources. Most often this is a community mental health center.
- 4. Effective pre-planning and strategy development that includes local players from housing, health and human services, and criminal justice systems; community leaders including elected officials and business leaders; consumers and family members.
- 5. Flexibility in housing and service provision. Successful programs have service arrangements that allow providers to respond to a crisis immediately and to provide flexible levels of support over time that adjust to changing consumer needs.

Common Ground's experience in Washington State supports the importance of these elements. We also recommend the following to all communities that are looking at housing for homeless people with chronic mental illnesses:

- 1. Involve the community upfront. It's a lot easier to get support than if you wait until your plans are complete and you are looking for a site.
- 2. Identify and secure your partners early. Most successful projects involve multiple entities for development and for ongoing operations.
- 3. Agree on the lead organization early. While partnerships are the key to success, one entity must be in charge of making it happen.
- 4. Identify, first, options to pay for ongoing supporting services. That will determine both who you will house and what models are possible.

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³ "Creating Housing and Supports For People with Serious Mental Illnesses"; TAC Inc; Center for Mental Health Services, SAMHSA, USDHHS; 1994.

INFORMATION AND TECHNICAL ASSISTANCE RESOURCES

This section provides contact information to assist organizations and communities create housing for homeless people with mental illnesses and/or co-occurring disorders. It is not an exhaustive list, but does offer some options that are particularly relevant to the target population. Government sources primarily provide information on the programs and technical assistance they administer or deliver. Non-profit sources offer information and technical assistance and/or consultation on planning, developing, operating housing for the target population. Private consultants listed here work primarily on housing and services for homeless populations and/or housing for people with mental illnesses and co-occurring disorders.

Government Resources

Department of Community, Trade, and Economic Development

The Department of Community, Trade, and Economic Development (CTED) provides a variety of financial and technical resources to local communities. The Housing Services Division within CTED manages many of the state's housing development programs, including the Housing Trust Fund and the Operating and Maintenance Fund, as well as HUD funded Community Development Block Grant programs such as the HOME program, the Homeless Families Plan, and Tenant Based Rental Assistance. CTED also manages the HUD McKinney Homeless assistance for most areas of the state.

Target Population	Low income populations
Contact Information	Corine Knudsen, Managing Director 906 Columbia Street SW PO Box 48300 Olympia, WA 98504-8300 Main phone number: (360) 725-2908 Website: housing.ocd.wa.gov

Department of Corrections, Community Protection Unit (DOC CPU)

DOC's CPU is currently working in a statewide collaboration to create stable, supportive and appropriate housing for offenders exiting prisons and state programs who are considered to be at high risk for re-offense.

Target Population	High Risk Offenders
Contact Information	Judy Combes PO Box 41127 Olympia, WA 98504-1127 Phone: (360) 586-3577 Email: jlcombes@doc1.wa.gov

Department of Social and Health Services

The Department of Social and Health Services (DSHS) works in partnership with multiple agencies, organizations and private entities to provide care and health services to various populations throughout the state. Listed below are the housing resource office, the Mental Health Division and PATH program, and the Division of Drug and Alcohol.

1. Housing Resources

To act as a resource link, sharing information and referrals regarding available projects, and housing and service resources in Washington state.

<u>Target Populations</u> Homeless, low income and special needs populations

Kathy Cochran

Olmstead Coordinator and Housing Resource Coordinator

PO Box 45506

Contact Information Olympia, WA 98504-5506

Phone: (360) 902-8271 Email: cochrca@dshs.wa.gov

2. Mental Health /PATH (Projects for Assistance in the Transition from Homelessness)

Low income housing assistance is provided primarily through the Health and Rehabilitative Services Administration, which oversees the Mental Health Division (MHD). The MHD operates an integrated system of care for people with mental illness who are enrolled in Medicaid and for those who are low income and meet the statutory need definitions. The MHD is actively working with all partners in the mental health system, including the Regional Support Networks for the coordination of service provision at the local level.

The PATH Program is a formula grant program that funds the 50 States, District of Columbia, Puerto Rico, and four U.S. Territories to support service delivery to individuals with serious mental illnesses, as well as individuals with co-occurring substance use disorders, who are homeless or at risk of becoming homeless. PATH dollars are available to support community-based outreach, mental health, substance abuse, case management and other support services, as well as a limited set of housing services, and services to help clients access housing resources.

Target Populations Homeless, mental illness and co-occurring disorders

Hank Balderrama PO Box 45320

Contact Information Olympia, WA 98504

Phone: (360) 902-0820

Email: BALDECH@dshs.wa.gov

3. DASA

Individuals are eligible for DASA-funded services if they are low-income or indigent, and are assessed as chemically/alcohol dependent. The Division of Alcohol and Substance Abuse (DASA) Treatment Services are designed to provide indigent, low-income individuals, and their families, who are experiencing a range of abuse and addiction problems with alcohol and other drugs with a continuum of contracted certified treatment services, which treat them with dignity and respect. Services are designed to address the gender, age, culture, ethnicity, and sexual orientation of individuals and their families, with the goal of abstinence from alcohol and other drugs and reducing the harmful affects of these substances on people's lives. Treatment services are designed to maintain a cost-effective, quality continuum of care for rehabilitating alcoholics and drug addicts.

Target Populations Homeless and low income people that are chemically/alcohol dependent.

Contact Information Cheryl Turner, Division of Alcohol & Substance Abuse

(360) 438-8081 DASAInformation@dshs.wa.gov web site: http://www1.dshs.wa.gov/dasa/default.shtml

National Interagency Council on Homelessness

The Interagency Council on Homelessness is responsible for providing Federal leadership for activities to assist homeless families and individuals. This includes planning and coordinating the Federal government's activities and programs; monitoring and evaluating assistance to homeless persons provided by all levels of government and the private sector; ensuring that technical assistance is provided to help community and other organizations effectively assist homeless persons; and disseminating information on Federal resources available to assist the homeless population. Regional Coordinators have been identified in 10 regions throughout the US to work to foster at the state, county and local levels initiatives that offer the performance outcome of solutions that end homelessness for individuals and families.

Target Population	Chronically homeless	
Contact Information	Paul Carlson, ICH Coordinator c/o HUD Regional Director's Office 909 1st Ave. Seattle, WA 98104 Phone: (206) 220-5362 Email: Paul_carlson@hud.gov Website: www.ich.gov	

Non-profit Resources and Consultants

AIDS Housing of Washington (AHW)

AHW's mission is to increase the quality and quantity of AIDS housing resources in the United States. AHW owns and operates housing for people with HIV/AIDS in King County. In 1993, AHW launched its National Technical Assistance Program, providing planning, publishing, conference, and consulting services to agencies and communities, large and small, across the country seeking to develop and expand AIDS housing resources.

Target Populations	HIV/AIDS
Contact Information	Donald Chamberlain, Director of Technical Assistance AIDS Housing of Washington 2014 East Madison, Suite 200 Seattle, WA 98122 Phone: (206) 322-9444 x14 Fax: (206) 322-9298 Email: donald@aidshousing.org Web: http://www.aidshousing.org

Common Ground

A non-profit consulting firm specializing in low income and special needs housing development in Washington state. Since 1980, Common Ground has assisted in the development of over 3,000 units of housing. Common Ground develops housing for sponsoring organizations, provides technical assistance to strengthen housing organizations' capacity to develop, own, and manage housing, and offers planning and program development services to most effectively use limited public and private housing resources.

Target Populations	Low income and special needs	
Contact Information	Dan Landes, Managing Developer Common Ground 401 Second Avenue, Suite 500 Seattle, WA 98104 Phone: (206) 461-4500 Fax: (206) 461-3871 Email: danl@commongroundwa.org Web: www.commongroundwa.org	Jan Neidig Leeper, Managing Developer Common Ground 901 West Shannon Street Spokane, WA 99205 Phone: (509) 326-3678 Fax: (509) 326-3832 Email: janl@commongroundwa.org Web: www.commongroundwa.org

Corporation for Supportive Housing

The Corporation for Supportive Housing helps communities create permanent housing with services to prevent and end homelessness. CSH makes supportive housing understood, available, and effective. They advance their mission by providing high-quality advice and development expertise; by making loans and grants to supportive housing sponsors; by strengthening the supportive housing industry; and by reforming public policy to make it easier to create and operate supportive housing. CSH works to foster innovative approaches to supportive housing, and then builds awareness and support for these new ideas.

Target Populations	Low income populations
Contact Information	CSH 1330 Broadway, Suite 601 Oakland, CA 94612 (510) 251-1910 Web site: http://www.csh.org

Enterprise Foundation

The Enterprise Foundation is dedicated to bringing lasting improvements to distressed communities. Enterprise is a national, non-profit and community development organization that works with thousands of organizations nationwide, improving their communities through efforts that include building affordable housing for families, seniors and the disabled, increasing the availability of quality child care, and improving community safety. Enterprise - with more than 21 years of experience working in low- income communities - provides hands-on, customized expertise to these grassroots organizations. Since 1982, Enterprise and its related organizations have raised and leveraged \$3.4 billion and helped to create more than 107,000 homes affordable to low-income Americans and to place more than 31,000 people in jobs.

Target Populations	Low income populations
Contact Information	Doris Koo, Vice President and Western Regional Director Enterprise Foundation PO Box 25590 Seattle, WA 98125-1090 Phone: (206) 368-0679 Email: dkoo@enterprisefoundation.org Web: http://www.enterprisefoundation.org

Impact Capital (programs provided in conjunction with LISC)

The organization offers a variety of financing products designed to help nonprofits identify, prepare, and carry out projects (e.g. affordable housing, mixed-used, and community facilities) that benefit low-income individuals and families. Loans are available for short-term, interim uses that carry projects from concept, through construction, to permanent financing. In addition, Impact Capital offers technical assistance grants and training that focus on finance, development, and asset management topics.

Target Populations	Low income populations
Contact Information	Melora Battisti Hiller, Program Officer Impact Capital 401 Second Avenue South, Suite 301 Seattle, WA 98104 Phone: (206) 587-3200 Fax: (206) 587-3230 Email: melora@impactcapital.org Web: http://www.impactcapital.org

Low Income Housing Institute

The Low Income Housing Institute (LIHI) is a private non-profit developer, owner and operator of affordable housing. LIHI owns and manages low-income housing throughout the Puget Sound Region. LIHI also develops housing on behalf of other non-profit agencies and organizations and provides technical assistance through HUD's SHP program.

Target Populations	Homeless, seniors, special needs, low income families and individuals	
Contact Information	Sharon Lee, Executive Director Low Income Housing Institute 2407 First Avenue, Suite 200 Seattle, WA 98121 Phone: (206) 443-9935 Fax: (206) 443-9851 Email: lihi@lihi.org Web: http://www.lihi.org	Christine Connolly, Supportive Housing Coordinator 2407 First Avenue, Suite 200 Seattle, WA 98121 Phone: (206) 443-9935 Fax: (206) 443-9851 Email: christinec@lihi.org

Northwest Regional Facilitators

Northwest Regional Facilitators (NRF) is a non-profit corporation dedicated to helping individual, groups and communities overcome obstacles and seize opportunities to create their preferred futures. NRF works in Washington, Idaho, and Oregon. NRF provides housing development services and technical assistance in the development and operation of low-income housing.

Target Populations	Low income populations
Contact Information	Frank Carpenter, Executive Director Northwest Regional Facilitators East 525 Mission Avenue Spokane, WA 99202 Phone: (509) 484-6735 Fax: (509) 483-0345 Email: fcarpen@nrf.org Web: http://www.nrf.org/

Rural Community Assistance Corporation

RCAC helps rural communities in 13 western states. They build strong partnerships, advocate for small communities and develop capacity. Financing is available through RCAC to nonprofit organizations and public entities for affordable housing, community facilities, and water and wastewater systems. Services include site selection, contract negotiation, budget development, catering, coordinating special events and creating printed marketing and registration materials.

Target Populations	Community based rural organizations and tribal governments
Contact Information	Rural Community Assistance Corporation Corporate office: 3120 Freeboard Drive, Suite 201 West Sacramento, CA 95691 916/447-2854 916/447-2878 fax Email: rcacmail@rcac.org Website: www.rcac.org

Technical Assistance Collaborative

TAC is a national non-profit organization that works to achieve positive outcomes on behalf of people with disabilities, people who are homeless, and people with other special needs by providing state-of-the-art information, capacity building, and technical expertise to organizations and policymakers in the areas of mental health, substance abuse, human services, and affordable housing.

TAC supports the efforts of public and non-profit agencies to successfully plan and implement the design, financing and management of public sector human services, mental health, substance abuse, and health care strategies. TAC also provides policy development, consultation, and technical assistance to help expand affordable housing and permanent supportive housing for people with disabilities, people who are homeless, and other households with special needs.

Target Populations	Homeless and special needs populations
Contact Information	Ann O'Hara, Associate Director Housing and Homeless Team 535 Boylston Street, Suite 1301 Boston, MA 02116 Phone: (617) 266-5657 email: info@tacinc.org Website: www.tacinc.org

Washington State Coalition for the Homeless

The Washington State Coalition for the Homeless is a leader in training, education, and advocacy with and on behalf of individuals and families who are homeless in Washington state. They are a non-profit organization governed by representatives elected by their county coalitions and joined in their efforts by service providers, agencies, legislators, business leaders, and individuals who are dedicated to ensuring that everyone has access to shelter, a basic human need.

Target Populations	Homeless populations	
Contact Information	Marion Hogan, Executive Director Washington State Coalition for the Homeless PO Box 955 Tacoma, WA 98501 Phone: (253) 572-4237 Email: wsch@earthlink.net Website: www.endhomelessnesswa.org	Steve Moss, President Washington State Coalition for the Homeless c/o Blue Mountain Action Council 342 Catherine Street Walla Walla, WA 99362 Phone: (509) 529-4980 stevenm@bmacww.org

Private Consultants

John Epler and Associates

John Epler and Associates develops long-range community plans for housing and services for homeless persons and other special needs populations; needs assessments; group facilitation and decision-making processes; predevelopment planning for special needs and homeless housing; grant-writing and training on HUD housing and community development programs.

Target Populations	Low income populations
Contact Information	John Epler 2615 Mt St. Helens Place S Seattle, WA 98144 Phone: (206) 723-5396 email: johnepler@comcast.net

Kelly Point Partners

Kelly Point Partners (KP^2) works to improve the lives of persons living with multiple disabilities and promote increased effectiveness and efficiency among public and private sector service systems. KP^2 provides consultation, training and technical assistance on a broad range of human service system issues, with a focus on systems integration initiatives involving mental health, chemical dependency/substance abuse and criminal justice system.

Target Populations	People with disabilities
Contact Information	David Wertheimer Kelly Point Partners 600 First Avenue, Suite 324 Seattle, WA 98104 Phone: (206) 914-4475 Fax: (206) 903-9579 Email: david@kellypointpartners.com Web: www.kellypointpartners.com

Tina Shamseldin, Behavioral Health Consultant

Tina Shamseldin assists in the creation and development of innovative services and housing for people with co-occurring psychiatric and substance-related disorders.

Target Populations	Mental illness populations
	Tina Shamseldin
	19448 Normandy Park Drive SW
Contact Information	Normandy Park, WA 98166
	Phone: (206) 409-3038
	Email: tinashamseldin@comcast.net

Critical Partners

Regional Support Networks

Regional Support Networks administer federal and state mental health service dollars in Washington State. In populous areas, RSNs serve a single county (like King, Pierce, or Spokane). In less populous areas, RSNs serve a group of counties (like Greater Columbia which serves 11 counties in central Washington).

RSN	Telephone / Fax	Administrator
CHELAN-DOUGLAS RSN	509. 886.6318	ROBIN ROMMEL
636 Valley Mall Pkwy Ste 200	509. 886.6320	Interim Administrator
East Wenatchee, WA 98802-4875		rrommel@cdrsn.org
CLARK COUNTY RSN	360.397.2130 x7869	CHERI DOLEZAL, Dep. Director Comm. Svr.
P O Box 5000	360.397-2490	cheri.dolezal@clark.wa.gov
Vancouver, WA 98666-5000	360.397.2130 x7843	MIDGE BURMASTER, Asst. RSN Manager
		midge.burmaster@clark.wa.gov
GRAYS HARBOR RSN	360.532.8665 x285	BECKY KELLAS
2109 Sumner Avenue, Suite 203	360.533.1983	RSN Coordinator
Aberdeen, WA 98520-3699		bkellas@co.grays-habor.wa.us
GREATER COLUMBIA BEHAVIORAL HEALTH	509.735.8681	VIC ROBERTS
101 North Edison Street	509.783.4165	Acting RSN Coordinator
Kennewick, WA 99336-1958		vicr@gcbh.org
KING COUNTY RSN	206.205.1316	JEAN ROBERTSON
Exchange Building	206.296.0583	RSN Administrator
821 Second Avenue, Ste 610		jean.robertson@metrokc.gov
Seattle, WA 98104-5019		
NORTH CENTRAL WA RSN	509.754.6577	BILL HARDY
131 Basin Street SW	509.754.6580	Administrator
Ephrata, WA 98823-1855	309.734.0380	hardyb@ncwrsn.com
Ephrata, WA 98825-1855		nardyb@ncwrsn.com
NORTHEAST WA RSN	509.935.6801 x17	JACKIE HURN
P O Box 1249	509.935.4862	Administrator
Chewelah, WA 99109-1249		jhurn@co.stevens.wa.us
·		•
NORTH SOUND MH Administration	360.416.7013 x39	CHUCK BENJAMIN
117 North 1 st Street, Ste 8	360.416.7017	Executive Director
Mt. Vernon, WA 98273-2858	800.684.3555	executivedirector@nsrsn.org
PENINSULA RSN	360.337.4886	ANDERS EDGERTON
614 Division St, MS 23	360.337.5721	Regional Administrator
Pt. Orchard, WA 98366-4676		aedgertn@co.kitsap.wa.us

PIERCE COUNTY RSN 3580 Pacific Avenue Tacoma, WA 98418-7915	253.798.7202 253.798.4470	FRAN LEWIS RSN Administrator flewis@co.pierce.wa.us
SOUTHWEST RSN 1952 9 th Avenue Longview, WA 98632-4045	360.501.1210 360.501.1207	ERIC HANSON Acting RSN Administrator HansonE@co.cowlitz.wa.us
SPOKANE COUNTY RSN 312 West 8 th Avenue Spokane, WA 99204	509.477.4515 509.477.6204	RAFAELA ORTIZ RSN Program Manager rortiz@spokanecounty.org
THURSTON-MASON RSN 412 Lilly Road NE Olympia, WA 98506-5132	360.786.5585 x7225 360.754.2988	MARK FREEDMAN RSN Manager freedmm@co.thurston.wa.us
TIMBERLANDS RSN P O Box 217 Cathlamet, WA 98612	360.795.3118 360.795.3126	GARY ROSE Administrator roseg@co.wahkiakum.wa.us
WSAC 206 Tenth Avenue SE Olympia, WA 98502	360.753-1886 360.753.2842	JEAN WESSMAN Policy Director-Human Services jwessman@wacounties.org

Public Housing Authorities

All housing authorities in Washington State administer the federal HUD Section 8 program that provides rental assistance for extremely low-income people. Some housing authorities also develop, own, and operate public housing units funded by HUD public housing funds. Some housing authorities also use HUD resources, other public and private resources (including their bonding capacity) to develop housing for low and moderate-income people. They partner with for profit or non-profit entities in each of these approaches.

Anacortes Housing Authority 719 Q Avenue Anacortes, WA 98221 Serving Counties: San Juan, Skagit Phone: (360) 293-7831 Email: aha@fidalgo.net	Housing Authority of Asotin County 1212 Fair Street Clarkston, WA 99403 Serving Counties: Asotin Phone: (509) 758-5751, Email: haac@velocitus.net
Fax: (360) 293-8998, Web Site: N/A Bellingham/Whatcom County Housing Authority P.O. Box 9701 Bellingham, WA 98227-9701 Serving Counties: Whatcom Phone: (360) 676-6887, Email: jharmon@bwcha.org Fax: (360) 676-7696, Web Site: N/A	Fax: (509) 758-8156, Web Site: N/A Bremerton Housing Authority 110 Russell Rd P.O. Box 4460 Bremerton, WA 98312 Serving Counties: Kitsap, Mason Phone: (360) 479-3694, Email: bha@bremertonhousing.org Fax: (360) 377-5355, Web Site: www.bremertonhousing.org
Wenatchee Housing Authority 1555 South Methow Wenatchee, WA 98801 Serving Counties: Chelan, Douglas Phone: (509) 663-7421, Email: alicia@ccwha.com Fax: (509) 663-4761, Web Site: N/A	Clallam County Housing Authority 2603 South Francis Street Port Angeles, WA 98362 Serving Counties: Clallam Phone: (360) 452-7631, Email: hacc@olypen.com Fax: (360) 457-7001, Web Site: N/A
Everett Housing Authority, 3107 Colby Avenue P.O. Box 1547 Everett, WA 98206-1547 Serving Counties: Snohomish Phone: (425) 258-9222, Email: buda@evha.org Fax: (425) 303-1122, Web Site: www.evha.org	Housing Authority of Grant County 1139 Larson Boulevard Moses Lake, WA 98837 Serving Counties: Grant Phone: (509) 762-5541, Email: jpoling@housinggrantco.net Fax: (509) 762-2202, Web Site: N/A
Housing Authority of Grays Harbor County 602 East First Street Aberdeen, WA 98520 Serving Counties: Grays Harbor Phone: (360) 532-0570, Email: hal@hagh.com Fax: (360) 532-0775, Web Site: N/A	Housing Authorities Risk Retention Pool 2500 Main Street, Suite 120 Vancouver, Washington 98660 Serving Counties: Statewide Phone: (360) 694-3500, Email: staff@harrp.com Fax: (360) 694-3600, Web Site: www.HARRP.com

Housing Authority of Island County	Housing Authority of Jefferson County
7 NW 6th Street, Coupeville, WA 98239-3400	5210 Kuhn Street
Serving Counties: Island	P.O. Box 2109
Phone: (360) 678-4181, Email: <u>haic@seanet.com</u>	Port Townsend, WA 98368
Fax: (360) 678-6969, Web Site: N/A	Serving Counties: Jefferson
	Phone: (360) 379-2565, Email: krismccary@cablespeed.com
	Fax: (360) 379-2561, Web Site: N/A
Housing Authority of the City of Kalama	Kelso Housing Authority
226 Cloverdale Rd.,	1415 South 10 th
Kalama, WA 98625	Kelso, WA 98626
Serving Counties: Cowlitz	Serving Counties: Cowlitz
Phone: (360) 673-3444, Email: kalhsng@kalama.com	Phone: (360) 423-3490, Email: kmonroe@mpcu.net
Fax: (360) 673-2873, Web Site: N/A	Fax: (360) 577-6694, Web Site: N/A
rax. (300) 073-2873, web site. N/A	Fax. (300) 377-0094, Web Site. N/A
Housing Authority City of Kennewick	King County Housing Authority
1915 W. 4th Place	600 Andover Park West
Kennewick, WA 99336	Seattle, WA 98188
Serving Counties: Benton	Serving Counties: King
Phone: (509) 586-8576, Email: karlenen@kennewickha.org	Phone: (206) 574-1100, Email: N/A,
Fax: (509) 582-7544, Web Site: N/A	Fax: (206) 574-1104, Web Site: N/A
Kitsap County Consolidated Housing Authority	Housing Authority of Kittitas County
9307 Bayshore Dr NW	107 West 11th Ave.
Silverdale, WA 98383-9113	Ellensburg, WA 98926
Serving Counties: Kitsap	Serving Counties: Kittitas
Phone: (360) 535-6100, Email: kccha@kccha.org	Phone: (509) 962-9006, Email: housingauthority@elltel.net
Fax: (360) 692-4374, Web Site: <u>www.kccha.com</u>	Fax: (509) 962-3575, Web Site: www.elltel.net/housingauthority
Longview Housing Authority	Mason County Housing Authority
1207 Commerce Avenue	807 W. Railroad Avenue
Longview, WA 98632	P.O. Box 1459
Serving Counties: Cowlitz, Pacific, Wahkiakum	Shelton, WA 98584
Phone: (360) 423-0140 x 15, Email: cpegg@longviewha.org	Serving Counties: Mason, Lewis
Fax: (360) 577-8818, Web Site: www.longviewha.org	Phone: (360) 426-9726 ext. 16, Email: mcbha@telebyte.com
Tax. (500) 577-0010, Web Site. www.iongviewita.org	Fax: (360) 427-4222, Web Site: N/A
Okanogan County Housing Authority	Housing Authority of Oroville
P.O. Box 1306	P.O. Box 1242
Okanogan, WA 98840	Oroville, WA 98844
Serving Counties: Okanogan	Serving Counties: Okanogan
Phone: (509) 422-3721, Email: <u>ocha@televar.com</u>	Phone: (509) 476-3059, Email: <u>bambi@televar.com</u>
Fax: (509) 422-1713, Web Site: N/A	Fax: (509) 476-2010, Web Site: N/A

	H · A d · 's ed O's en le le C ·
Othello Housing Authority	Housing Authority of the City of Pasco and Franklin County
335 N. Third Street	2505 W. Lewis Street
Othello, WA 99344	Pasco, WA 99301
Serving Counties: Adams	Serving Counties: Franklin
Phone: (509) 488-3527, Email: ahanks@othellohousing.com	Phone: (509) 547-3581, Email: pascohousing@pascohousingauthority.org
Fax: (509) 488-9769, Web Site: www.othellohousing.com	Fax: (509) 547-4997, Web Site: N/A
Pierce County Housing Authority	Renton Housing Authority
P.O. Box 45410	2900 NE 10th Street
Tacoma, WA 98445-0410	P.O. Box 2316
Serving Counties: Pierce	Renton, WA 98056
Phone: (253) 620-5400, Email: PCHA's eform	Serving Counties: King
Fax: (253) 620-5455, Web Site: <u>www.pchawa.org</u>	Phone: (425) 226-1850, Email: tlt@rentonhousing.org
	Fax: (425) 271-8319, Web Site: www.rentonhousing.org
Republic/Ferry County Joint Housing Authority	Richland Housing Authority
83-1 North Kauffman St. Apartment 1	1215 Thayer Drive
Republic, WA 99166	Richland, WA 99352
Serving Counties: Ferry	Serving Counties: Benton
Phone: (509) 775-3924, Email: <u>ferryha@televar.com</u>	Phone: (509) 943-8686, Email: awatson@richlandha.org
Fax: (509) 775-1082, Web Site: N/A	Fax: (509) 943-5755, Web Site: N/A
Seattle Housing Authority	Housing Authority of Skagit County
120 Sixth Avenue, North	2021 East College Way, Suite 101
Seattle, WA 98109-5003	Mount Vernon, WA 98273
Serving Counties: King	Serving Counties: Skagit
Phone: (206) 615-3300, Email: execdirector@sea-pha.org	Phone: (360) 428-1959, Email: jmsmith@valleyint.com
Fax: (206) 615-3504, Web Site: <u>www.sea-pha.org</u>	Fax: (360) 424-6005, Web Site: N/A
Snohomish County Housing Authority	Spokane Housing Authority
12625 4th Avenue W., Suite 200	55 West Mission
Everett, WA 98204	Spokane, WA 99201
Serving Counties: Snohomish	Serving Counties: Pend Oreille, Spokane, Stevens, Whitman
Phone: (425) 290-8499, Email: pete@hasco.org	Phone: (509) 328-2953, Email: dquast@spokanehousing.org
Fax: (425) 290-5618, Web Site: n/a	Fax: (509) 323-2366, Web Site: www.spokanehousing.org
Housing Authority of Sunnyside, Washington	Tacoma Housing Authority
204 South 13th Street	902 South L Street, Suite 2A
Sunnyside, WA 98944	Tacoma, WA 98405
Serving Counties: Yakima	Serving Counties: Pierce
Phone: (509) 837-5454, Email: <u>info@sunnysideha.org</u>	Phone: (253) 207-4400, Email: pansara@tacomahousing.org
Fax: (509) 837-4150, Web Site: www.sunnysideha.org	Fax: (253) 207-4440, Web Site: www.tacomahousing.org

Housing Authority of Thurston County	Vancouver Housing Authority
503 West 4th Avenue	2500 Main Street, Suites 100-200
Olympia, WA 98501	Vancouver, WA 98660-2697
Serving Counties: Thurston	Serving Counties: Clark
Phone: (360) 753-8292, Email: admin@hatc.org	Phone: (360) 694-2501, Email: <u>kcreager@vhausa.com</u>
Fax: (360) 586-0038, Web Site: <u>www.hatc.org</u>	Fax: (360) 995-9595, Web Site: <u>www.vhausa.com</u>
Walla Walla Housing Authority	Housing Authority of the City of Yakima
501 Cayuse Street	810 N. 6th Avenue
Walla Walla, WA 99362	Yakima, WA 98902
Serving Counties: Walla Walla	Serving Counties: Yakima
Phone: (509) 527-4542, Email: reneer@wallawallaha.org	Phone: (509) 453-3106, Email: <u>director@yak-pha.org</u>
Fax: (509) 527-4574, Web Site: N/A	Fax: (509) 453-3111, Web Site: <u>www.yak-pha.org</u>

Participating Jurisdictions and Entitlement Communities

Other HUD resources, not allocated to housing authorities, flow to local communities in two ways:

1) Directly to Entitlement Communities (for HUD's CDBG, ESG, HOPWA programs) or Participating Jurisdictions (for HUD's HOME program).

CDBG Entitlement Communities

Cities of: Auburn, Bellevue, Bellingham, Bremerton, Everett, Federal Way, Kennewick, Kent, Lakewood, Olympia, Pasco,

Renton, Richland, Seattle, Shoreline, Spokane, Tacoma, Vancouver, Yakima

Counties of: Clark, King, Kitsap, Pierce, Snohomish, Spokane

HOME

Cities of: Bellingham, Seattle, Spokane, Yakima

Counties and Consortia: Pierce, Spokane, Snohomish, Clark, King, Kitsap, Longview, Tri-Cities, Tacoma, Thurston

ESG Entitlement Communities

Cities of: Seattle, Spokane, Tacoma Counties of: King, Pierce, Snohomish

HOPWA Entitlement Communities: Seattle

2) To the State (DCTED) for distribution to all Non-Entitlement/Non-Participating Jurisdiction Areas (called Balance of State).

There is considerable overlap between Participating Jurisdictions (PJs) and Entitlement Communities. For example, one community (usually a city) may be its own Entitlement Community for CDBG programs or ESG programs, but part of the Balance of State (i.e. multiple counties) for the HOME program.

The next several pages contain the contacts for the HOME Participating Jurisdictions and the CDBG Entitlement Communities for Washington State.

CDBG Entitlement Communities by City and County

State of Washington

Mr. Stephen Buxbaum, Managing Director Department of Community, Trade, and Economic Development P.O. Box 48350

Olympia, WA 98504-8350 Phone: 360-725-3005

Fax: 360-586-4162

Email: stephenb@cted.wa.gov

Cities

City of Auburn

Mrs. Shirley Aird, Planner King County Consortium 25 W. Main St.

Auburn, WA 98001-4916 Phone: 253-931-3090 Fax: 253-931-3053

Email: SAird@Ci.Auburn.WA.US

City of Bellevue

Ms. Emily Leslie, Manager/Grants Coordinator

Human Services P.O. Box 90012

Bellevue, WA 98009-9012 Phone: 425-452-6884 Fax: 425-452-2814

Email: eleslie@ci.bellevue.wa.us

City of Bellingham

Mr. David M. Cahill, Manager Division of Community Development 114 W. Magnolia St., Suite 501 Bellingham, WA 98225-4009

Phone: 360-676-6880 Fax: 360-738-7431 Email: dcahill@cob.org

City of Bremerton

Ms. Michelle Eichhorn, CDBG Program

Coordinator

Department of Community Development

286 Fourth Street Bremerton, WA 98337 Phone: 360-473-5211 Fax: 360-478-5278

City of Everett

Mr. Ross Johnson, CDBG Coordinator 2930 Wetmore Ave., Suite 8A

Everett, WA 98201 Phone: 425-257-8731 Fax: 425-257-8742

Email: RJohnson@ci.everett.wa.us

City of Kennewick

Mr. Alan Kowalski, CDBG Coordinator Department of Administrative Services

P.O. Box 6108 Kennewick, WA 99336

Phone: 509-585-4279 Fax: 509-585-4445

Email: alan-kowalski@ci.kennewick.wa.us

City of Kent

Ms. Kathrin Johnson, Housing and Human

Service Manager City of Kent

220 Fourth Avenue South Kent, WA 98032-5895 Phone: 253-856-5073

Fax: 253-856-6020

City of Lakewood

Ms. Alice M. Bush, City Clerk Office of the City Clerk 6000 Main Street S.W. Lakewood, WA 98499-5027

Phone: 253-589-2489 Fax: 253-589-3774

Email: abush@ci.lakewood.wa.us

City of Olympia

Mr. Kenneth Black, Coordinator

Department of Community Planning and

Development P.O. Box 1967

Olympia, WA 98507-1967

Phone: 360-753-8554 Fax: 360-753-8087

Email: <u>kblack1009@aol.com</u>

City of Pasco

Mr. John Hughes, CDBG Coordinator Department of Community and Economic Development P.O. Box 293

Pasco, WA 99301 Phone: 509-545-3441 Fax: 509-545-3499

Email: hudpasco@3-cities.com

City of Richland

Ms. Deborah Bluher, Manager Department of Economic Development and Housing Resources P.O. Box 190 Richland, WA 99352

Phone: 509-942-7580 Fax: 509-942-5665

Email: d.bluher@ci.richland.wa.us

City of Seattle

Ms. Anne Price, CDBG Manager Department of Human Services 618 Second Ave., 13th Floor Seattle, WA 98104-2232 Phone: 206-684-1048

Fax: 206-621-5003

City of Spokane

Mr. Michael H. Adolfae, Director Department of Community Development 808 W. Spokane Falls Blvd., Room 650 Spokane, WA 99201

Phone: 509-625-6325 Fax: 509-625-6315

Email: madolfae@spokanecity.org

City of Tacoma

Mr. Rick Teasley, Housing Development Supervisor Department of Economic Development 747 Market St., Suite 1036 Tacoma, WA 98402-3794 Phone: 253-591-5222

Fax: 253-591-2002 City of Vancouver

Ms. Jocelyn Holland, Manager, CDBG Program Community Services Department P.O. Box 1995 Vancouver, WA 98668-1995

Phone: 360-619-1138 Fax: 360-696-8009

Email: jocelyn.holland@ci.vancouver.wa.us

City of Yakima

Mr. Bill Cobabe, Manager Department of Neighborhood Development 112 S. Eighth St. Yakima, WA 98901

Phone: 509-575-6101 Fax: 509-575-6176

Email: bcobabe@ci.yakima.wa.us

Counties

County of Clark

Mr. Pete Munroe, Manager, CDBG and HOME Programs Department of Community Services P.O. Box 5000

Vancouver, WA 98666-5000 Phone: 360-397-2130 Fax: 360-397-6128

Email: pete.munroe@clark.wa.us

County of King

Ms. Linda Peterson, Manager Housing and Community Development Program 821 Second Ave., Suite 500 Seattle, WA 98104-1598 Phone: 206-296-8672

Fax: 206-296-0229

Email: linda.peterson@metrokc.gov

County of Kitsap

Mr. Ron Adams, Administrator Department of Community Development 614 Division St., MS-36 Port Orchard, WA 98366 Phone: 360-337-7284 Fax: 360-337-4609

Email: radams@co.kitsap.wa.us

County of Pierce

Mr. Tom Hilyard, Director Department of Community Services 8815 S. Tacoma Way, Suite 202 Tacoma, WA 98409-4588 Phone: 253-798-7205

Fax: 253-798-6604 Email: thilyard@co.pierce.wa.us

County of Snohomish

Mr. Larry M. Springer, Supervisor Office of Housing and Community Development

2731 Wetmore Ave, Suite 402

Everett, WA 98201 Phone: 425-388-3267 Fax: 425-388-3504

Email: Larry.Springer@co.snohomish.wa.us

County of Spokane

Mr. Kasey Kramers, Director Department of Community Services 721 N. Jefferson St., Suite 403

Spokane, WA 99260 Phone: 509-477-5722 Fax: 509-477-6827

Email: kkramers@spokanecounty.org

HOME Participating Jurisdictions by City, County, Consortium

State of Washington

Ms. Sharon Robbinson, HOME Program Manager Division of Housing 906 Columbia St., S.W. Olympia, WA 98504-8300 Phone: 360-725-2912

Fax: 360-586-5880

City of Bellingham

Mr. David Cahill, Manager Division of Community Development 114 W. Magnolia St., Suite 501 Bellingham, WA 98225-4009

Phone: 360-676-6880 Fax: 360-738-7431

Cities

City of Seattle

Joanne LaTuchie, Lending Manager Office of Housing 700 Fifth Ave. Suite 5700 Key Tower Seattle 98104 Phone: 206-615-0995

Fax: 206-233-7117

Email: joanne.latuchie@seattle.gov

Counties

County of Pierce

Mr. Gary Aden, Administrative Program Manager Department of Community Service 8815 S. Tacoma Way, Suite 202 Tacoma, WA 98499-4588

Phone: 253-798-7038 Fax: 253-798-3999

County of Spokane

Mr. Tim Crowley, Specialist 721 N. Jefferson, Suite 200 Spokane, WA 99260-0190 Phone: 509-477-4488 Fax: 509-477-2561

City of Spokane

Ms. Melora Sharts, Administrator Department of Community and Economic Development 808 W. Spokane Falls Blvd., Room 650 Spokane, WA 99201-3339 Phone: 509-625-6325

Phone: 509-625-6325 Fax: 509-625-6315

City of Yakima

Ms. Fran Eads, Specialist 112 S. Eighth St. Yakima, WA 98901 Phone: 509-575-6101 Fax: 509-575-6176

County of Snohomish

Mr. Larry M. Springer, Supervisor Office of Housing and Community Development 2731 Wetmore Ave, Suite 402

Everett, WA 98201 Phone: 425-388-3267 Fax: 425-388-3504

Email: <u>Larry.Springer@co.snohomish.wa.us</u>

Consortia

County of Clark

Mr. Pete Munroe, CDBG/HOME Program Manager Department of Community Services 1610 C Street, Suite 201 Vancouver, WA 98666-5000

Phone: 360-397-2130 Fax: 360-397-6128

King County Consortium

Ms. Linda Peterson, Manager Housing and Community Development Program 700 Fifth Ave., 37th Floor Seattle, WA 98104-5037

Phone: 206-296-8672 Fax: 206-296-0229

County of Kitsap

Ms. Shirley Christensen, Administrator Department of Community Development 614 Division St.

Port Orchard, WA 98366 Phone: 360-337-7285 Fax: 360-337-4609

City of Longview Consortium

Ms. Julie Hourcle, Assistant Planner Department of Community and Economic Development 1525 Broadway Longview, WA 98632-0128 Phone: 360-577-3329

Fax: 360-577-4018

Ms. Christina Pegg, Executive Director Longview Housing Authority 1207 Commerce Ave. Longview, WA 98632 Phone: 360-423-0140 Fax: 360-425-9930

County of Thurston

Ms. Theresa Balducci Housing Programs Specialist Housing Authority of Thurston County 503 West Fourth Ave. Olympia, WA 98501 Phone: 360-664-2485 Ex. 29

Fax: 360-664-2606

Tri-Cities HOME Consortium

Deborah F. Bluher P.O. Box 190 Richland, WA 99352 Phone: 509-942-7580 Fax: 509-942-4665 debbieb@ci.richland.wa.us

City of Tacoma

Mr. Ray Spadafore, Auditor 747 Market St., Suite 1036 Tacoma, WA 98402-3794 Phone: 253-591-5222

Fax: 253-591-5050

FINANCIAL RESOURCES

This section is divided into four sections with entries under each section in alphabetical order. The federal section contains only dollars that are administered directly by federal agencies like HUD or the VA. The state section includes dollars that are administered at the state level regardless of whether the original source is federal or state government. The local section includes public dollars from federal, state, or local sources that are administered by local governments. Private sources include dollars from local, state, or national corporation or foundation sources. None of the lists is inclusive of all resources that may be applicable. The list of private resources is particularly abbreviated.

Federal Sources

U.S. DEPARTMENT OF HUD

Collaborative Initiative to Help End Chronic Homelessness

The Collaborative Initiative to End Chronic Homelessness is a joint initiative with the Departments of Housing and Urban Development (HUD), the Health Resources and Services Administration (HRSA) and Substance Abuse and Mental Health Services Administration (SAMHSA) of HHS, and Veterans Affairs (VA). This initiative seeks to create a collaborative and comprehensive approach to addressing the problems of homelessness by providing a range of services and support needed to promote and maintain self-sufficiency. It includes improving access to housing services, substance abuse and mental health services and primary health care services. The purpose of this initiative is to assist states and communities in ending or substantially reducing chronic homelessness. Eligible entities include States, political subdivisions of States, Indian tribes and tribal organizations, and community-based and faith-based providers of homeless services, health care, housing, and other closely linked services for persons experiencing chronic homelessness.

Target Populations	Persons experiencing chronic homelessness, including veterans.			
	Funds must be used to provide substance abuse treatment, mental health services, and supportive services that promote entry			
	and maintenance of permanent housing. Funds can be used to:			
	 Provide comprehensive services and treatment and link them to housing; 			
	• Create permanent housing for persons experiencing chronic homelessness and homeless families with a disabled adult			
Eligible Activities	member;			
	Increase the use of mainstream resources that pay for ser	• Increase the use of mainstream resources that pay for services and treatment for the target population;		
	• Foster the replication of effective service, treatment, and	• Foster the replication of effective service, treatment, and housing models;		
	• Support the development of infrastructures that sustain services, treatment, housing, and inter-organizational partnerships			
	beyond this Federal initiative.			
Funding Cycle	This is closed for 2003. A new program identified as "Samaritan Initiative" is proposed in the President's FY 2004 budget			
<u>Funding Cycle</u>	proposal. The requirements of that program, if enacted, have not yet been finalized.			
Appropriations	\$35 million was appropriated from a pool of funds from HHS, HUD, and VA in 2003. New funding levels for 2004 is			
Appropriations	undetermined.			
Contact Information	HUD Office	Paul Carlson, ICH Coordinator		
	Lawrence Rickards	c/o HUD Regional Director's Office		
	301-443-3707	909 1st Ave.		
	lrickard@samhsa.gov	Seattle, WA 98104		
	Web site: www.samhsa.gov	Phone: (206) 220-5362		
		Email: Paul_carlson@hud.gov Website: www.ich.gov		

Program Description: This program was first initiated in 2003. Its success is currently being evaluated as part of the President's FY 2004 budget. Requirements and funding levels for 2004 are likely to be modified from what was required in 2003. Contact HUD or local ICH representative (above) for more information on 2004 program.

U.S. DEPARTMENT OF HUD

Housing Choice Voucher Program

The Housing Choice Voucher Program (previously called Section 8) is a rental subsidy program. HUD awards funding to local Public Housing Authorities (PHAs) Funding is used to assist eligible families in renting decent, safe, and sanitary housing on the private rental housing market. Unlike the Public Housing program, the tenant-based program does not fund development of housing or management of housing complexes.

Target Populations	Very low income families		
Eligible Activities	Rental assistance		
Funding Cycle	On-going funding, with annual renewal for existing vouchers		
<u>Appropriations</u>	There are no appropriations for this program and HUD does not allocate funding for project-based voucher assistance. Instead, funding for project-based vouchers comes from funds already obligated by HUD to a PHA under its annual contributions contract (ACC). The PHA can use up to 20 percent of its housing choice vouchers for project-based vouchers.		
Contact Information	Harlan Stewart Office of Public Housing US Dept of Housing and Urban Development Office of Public Housing 909 1st Avenue, Suite 330 Seattle, WA 98104 (206) 220-6220 harlan stewart@hud.gov Web site: http://www.hud.gov		

Program Information

There are two basic types of assistance - Project-based and Tenant-based. Tenant-based assistance is the assistance that is "attached" to an eligible family, in the form of a Voucher issued by the Public Housing Authorities. Program assistance may also be project-based, which means that the assistance is "attached" to a privately owned and managed project, development, or unit. HUD Offices of Public Housing manage the project-based program. Under the project-based program a PHA can attach up to 20 percent of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set-aside a portion of the units in an existing development.

U.S. DEPARTMENT OF HUD

Housing Opportunities for Persons with AIDS (HOPWA)

The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related supportive services for low-income persons with HIV/AIDS and their families.

	T =			
Target Populations	People with disabilities	People with disabilities		
Eligible Activities	 Housing information and coordination services; 			
	Acquisition, rehabilitation and lea	Acquisition, rehabilitation and leasing of property;		
	Project-based or tenant-based ren			
	Homelessness prevention activities	THE STATE OF THE S		
	• Supportive services;			
	Housing operating costs;			
	Technical assistance; and			
	Administrative expenses.			
Funding Cycle	Next RFP anticipated to be issued in S	Next RFP anticipated to be issued in Summer 2004 for 2005-2006 programs		
Appropriations	HUD Allocations for the Central Puget Sound Basin Consortium were \$1.6 million in 2003. In 2003, the HUD allocation to			
	state government for the balance of state area was \$650,000.			
Contact Information	Puget Sound Consortium	Balance of State (non-entitlement areas)		
	Jim Betts	Mollie Wood		
	City of Seattle	CTED		
	Human Services Division	PO Box 48350		
	618 2nd Avenue, 7th Fl.	Olympia, WA 98504-8350		
	Seattle, WA 98104	(360) 725-2943		
	(206) 684-0273	molliew@cted.wa.gov		
	jim.betts@seattle.gov			

Program Description

The program provides participating jurisdictions with the flexibility to create a range of housing programs for people with HIV/AIDS and the capacity to individualize services to meet local needs. HOPWA funds are distributed and used in accordance with the Washington State HIV/AIDS Housing Plan, which was published in August 1996. Emergency short-term assistance to prevent homelessness is provided in most areas of the state. Rental assistance on a longer-term basis is provided in several regions. Facility-based housing is provided in several regions of the state in the form of costs for adult family homes, which may house up to six persons living with AIDS at any one time.

HOPWA funding is often requested along with Ryan White funds. The HOPWA dollars are then used primarily for housing assistance and Ryan White dollars for supportive services for people living with AIDS.

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

Runaway and Homeless Youth Program

The purpose of this program is to establish or strengthen locally controlled community-based programs that address the immediate needs of runaway and homeless youth and their families. Services must be delivered outside of the law enforcement, child welfare, mental health and juvenile justice systems.

Target Populations	Runaway and homeless youth and their families
Eligible Activities	Previously funded projects include local centers for runaway and homeless youth, Youth Development State Collaboration Programs, and Training and Technical Assistance grants.
Funding Cycle	As specified in the Family and Youth Services Bureau announcement or application instructions. The deadline for submitting applications for the Runaway and Homeless Youth Program was June 9, 2003.
<u>Appropriations</u>	Typically from \$100,000 to \$200,000, with average appropriation of \$120,000. In fiscal year 2001, 369 grants were awarded. It is anticipated that 314 grants would be awarded in fiscal year 2002 and 321 grants will be awarded in fiscal year 2003.
Contact Information	Family and Youth Services Bureau Administration for Children and Families, Department of Health and Human Services 330 C Street, SW., Washington, DC 20447 Contact: Harry Wilson Phone: (202) 205-8102 hwilson@acf.hhs.gov Web site: http://www.acf.dhhs.gov/programs/fysb

Program Information

The goals and objectives of the Basic Center Program are to: 1) alleviate problems of runaway and homeless youth; 2) reunite youth with their families and encourage the resolution of intra-family problems through counseling and other services; 3) strengthen family relationships and encourage stable living conditions for youth; and 4) help youth decide upon constructive courses of action.

States, localities, private entities, and coordinated networks of such entities are eligible to apply for a Basic Center Program grant unless they are part of the law enforcement structure or the juvenile justice system. Federally recognized Indian organizations are also eligible to apply for grants as private, non-profit agencies.

USDA RURAL DEVELOPMENT

Rural Rental and Cooperative Housing Loans (Sec 515)

Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing. This is primarily a direct housing mortgage program; however, funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. There are four variations of the Section 515 loan program. They are Cooperative Housing, Downtown Renewal Areas, Congregate Housing or Group Homes for Persons with Disabilities, and the Rural Housing Demonstration Program.

<i>J</i>	, and the Rustin Housing Demonstration 1 rograms.			
Target Populations	Very low-, low-, and moderate-income families, elderly persons, and persons with disabilities.			
Eligible Activities	New housing construction			
	• Purchasing and rehabilitating existing buildings only when the loan for such rehabilitation does not exceed by 5 percenthe loan for new construction in the same area.			
	 Purchasing and improving the necessary land on which the housing will be located. 			
	• Developing and installing streets, a water supply, sewage disposal, heating, cooling, and light systems necessary in connection with the housing. If the facilities are located offsite, additional requirements must be met in accordance with regulations.			
	• Developing other related facilities in connection with the housing such as community room, recreation area or office.			
Funding Cycle	Rural Development State Directors use needs criteria to establish a list of targeted communities for which applicants may			
	request loan funds. A list of these communities is published in a Notice of Funding Availability (NOFA). The applications are			
	then rated competitively in order to select recipients.			
<u>Appropriations</u>	A total of \$49 million was available for new loans in FY 2002			
Contact Information	WA State Office			
	Carlotta Donisi			
	1835 Black Lake Blvd. SW, #B			
	Olympia, WA 98501-5715			
	Tel: (360) 704-7740			
	carlotta.donisi@wa.usda.gov			
	Web site: http://www.rurdev.usda.gov/wa/mfh.htm			

Program Information

RD State Directors use needs criteria to establish a list of targeted communities for which applicants may request loan funds. The applications are then rated in order to select recipients. District Directors have the authority to approve loans of up to \$500,000. State Directors must approve loans of up to \$1,500,000. The Rural Housing Service (RHS) National Office must review all requests for loans above \$1,500,000.

The Rural Cooperative Housing Loan program is a variation on the RHS Section 515 Rural Rental Housing Loan program. Cooperative housing allows a group of people to jointly own and operate their housing. A cooperative housing corporation owns the housing, and each individual or family member of the corporation has the right to occupy a specified housing unit and to participate in the operation of the cooperative.

USDA RURAL DEVELOPMENT

Rural Rental Assistance Program (Section 521)

The Rural Rental Assistance (RA) program provides an additional subsidy for households with incomes too low to pay the Rural Housing Service (RHS) subsidized (basic) rent from their own resources. RHS pays the owner the difference between the tenant's contribution (30 percent of adjusted income) and the monthly rental rate, including the cost of all utilities and services.

Target Populations	Persons with very low and low incomes, elderly persons, and persons with disabilities are eligible if they are unable to pay the basic monthly rent within 30 percent of adjusted monthly income.			
Eligible Activities	Rental assistance			
Funding Cycle	Continuous funding available			
<u>Appropriations</u>	Based on annual appropriations from Congress and annual estimated property needs.			
Contact Information	USDA - Rural Development Robert Lund			
	Multi Family Housing Program Director			
	Phone: (360) 704-7731			
	E-Mail: robert.lund@wa.usda.gov			
	Web site: http://www.rurdev.usda.gov/wa			

Program Information

Priority for RA in housing financed by Section 515 is given to a project either if a market study indicates the greatest percentage of prospective tenants need RA or if the area has the greatest housing need within the state and is selected for funding in accordance with the weighted criteria.

U.S. DEPARTMENT OF HUD – McKinney Targeted Homeless Programs

<u>Section 8 Moderate Rehab Single Room Occupancy Program</u>

The SRO Program provides Section 8 rental assistance for moderate rehabilitation of buildings with SRO units-single-room dwellings, designed for the use of an individual that may or may not have food preparation or sanitary facilities within the individual units.

an individual that may or may n	ot have food preparation or sani	tary facilities within the individua	al units.	
Target Populations	Homeless adults			
Eligible Activities	Housing providers may only use the funds for rehabilitation of housing into SRO units that will be coupled with rental assistance. To qualify, a unit must need between \$3,000 and \$16,000 in rehabilitation, which may be amortized by the rental assistance. The initial lease between a homeless person and the owner must be at least a year.			
Funding Cycle	This program is a component of the McKinney/Vento Homeless Assistance Continuum of Care programs. HUD makes Section 8 SRO rental assistance available through the annual SuperNOFA Continuum of Care Homeless Assistance competition that includes the Supportive Housing and Shelter Plus Care programs. Notice typically released in Spring each year with applications due early summer, and awards usually announced in September. Nine local Homeless Continuums (including a Balance of State Continuum managed by CTED) accept project proposals from project sponsors in early spring for ultimate submission to HUD.			
<u>Appropriations</u>	\$26.3 million allocated in 2002, which included the Shelter + Care program and the Supportive Housing Program for Balance of State.			
Contact Information	Seattle HUD Field Office David Foster 909 First Avenue, #255 Seattle, WA 98104 (206) 220-5331 David_foster@hud.gov Web site: http://www.hud.gov/progd	Seattle/King County C of C Contact for areas outside of Seattle: Kate Speltz King County Housing and Community Development 206-205-6409	Seattle/King County C of C Contact for Seattle: Eileen Denham City of Seattle McKinney Coord. 206-684-0915	Washington State Rural (Balance of State) Annie Conant Washington State CTED 360-725-2919
	esc/shp.html Spokane Field Office Arlene Patton 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fx: (509) 353-0682	Clark County CoC Sally Erickson Clark County Council on the Homeless (360) 993-9570 Spokane City C of C June Shapiro City of Spokane, Human Svcs.	Everett/Snohomish Co. C of C Joni Dear Snohomish County HCD 2731 Wetmore Avenue Suite 402 Everett, WA 98201 425-388-3237 Spokane County C of C Debbie Detmer Spokane County, HCD	Tacoma/Pierce County C of C Pierce County Housing Programs Jeff Rodgers 253-798-6908 Bellingham C of C Katie Franks Office of
	arlene_patton@hud.gov	Dept. (509) 625-6130 Yakima County C of C Bill Cobabe Neighborhood Dev. Services 509-575-6101	509-477-4490 X2561	Neighborhoods 360-676-6880

Program Information

A public housing authority makes Section 8 rental assistance payments to the landlords for the homeless people who rent the rehabilitated units. Due to their small size, SRO units are less expensive to rent than regular apartments, so they often serve as the only affordable housing option for many low-income individuals and homeless persons. Such units are in short supply, however, since they yield negligible profits for building owners. The SRO program keeps some of these units available by providing rental assistance to owners for the cost of some rehabilitation, ownership, and maintenance of SRO units. Rental assistance payments cover the difference between the tenant's rental payment (generally 30 percent of the tenant's adjusted income) and a unit's rent, which must not exceed the fair market rent for the area. Public housing agencies and private non-profit organizations may apply. Non-profit organizations must subcontract with public housing agencies to administer the rental assistance.

U.S. DEPARTMENT OF HUD - McKinney Targeted Homeless Programs

<u>Shelter Plus Care</u>
Shelter Plus Care is a housing assistance program designed to make privately owned rental housing available to low income, homeless disabled people who are receiving case management services from local social service agencies.

receiving case management ser	vices from local social service agencies.
Target Populations	 To be eligible for the Shelter Plus Care program, a person must be both homeless and disabled. In the case of a homeless household, at least one adult member must be considered disabled. Applicants must meet the following sub-contract requirements: Single Room Occupancy component – applicants must subcontract with a PHA to administer the rental housing assistance program. Sponsor-based Rental Assistance component – applicants must subcontract with a non-profit organization (sponsor) to provide rental assistance for units the sponsor owns or leases. Project-based Rental Assistance component – applicants must subcontract with a building owner(s) for the full period to provide rental assistance for units in one or more property.
Eligible Activities	Rental assistance is the only eligible activity under the Shelter Plus Care program. Rental assistance can be provided to sponsors or private landlords to cover the cost of rent and operations costs within reasonable rent limits.
Funding Cycle	This program is a component of the McKinney/Vento Homeless Assistance Continuum of Care programs. Funding for S+C is available through the annual SuperNOFA Continuum of Care Homeless Assistance competition that includes the Supportive Housing and Sec. 8 SRO programs. The HUD Notice is typically released in Spring each year with applications due early Summer, and awards usually announced in September. Nine local Homeless Continuums (including a Balance of State Continuum managed by CTED) accept project proposals from project sponsors in early spring for ultimate submission to HUD.
<u>Appropriations</u>	<i>Fiscal YearAllocation (in millions) The</i> Shelter Plus Care Program (S+C) is one of three HUD Homeless Programs that can be requested under the HUD McKinney-Vento Homeless Assistance Programs. No specific allocation is made for S+C but included in the \$26.3 million HUD allocated in the State in 2002 were funds for S+C projects.

Contact Information	Seattle HUD Field Office David Foster 909 First Avenue, #255 Seattle, WA 98104 Tel: (206) 220-5331 David_foster@hud.gov Web site: http://www.hud.gov/progd	Seattle/King County C of C Contact for areas outside of Seattle: Kate Speltz King County Housing and Community Development 206-205-6409	Seattle/King County C of C Contact for Seattle: Eileen Denham City of Seattle McKinney Coord. 206-684-0915	Washington State Rural (Balance of State) Annie Conant Washington State CTED 360-725-2919
	<u>Spokane Field Office</u>Arlene Patton920 W. Riverside Ave.,	Clark County CoC Sally Erickson Clark County Council on the Homeless (360) 993-9570	Everett/Snohomish Co. C of C Joni Dear Snohomish County HCD 2731 Wetmore Avenue Suite 402 Everett, WA 98201 425-388-3237	Tacoma/Pierce County C of C Pierce County Housing Programs Jeff Rodgers 253-798-6908
	Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fx: (509) 353-0682 arlene_patton@hud.gov	Spokane City C of C June Shapiro City of Spokane, Human Svcs. Dept. (509) 625-6130	Spokane County C of C Debbie Detmer Spokane County, HCD 509-477-4490 X2561	Bellingham C of C Katie Franks Office of Neighborhoods 360-676-6880
		Yakima County C of C Bill Cobabe Neighborhood Dev. Services 509-575-6101		

Program Information

Shelter Plus Care was created by HUD to address the need to connect housing for homeless individuals with the appropriate support services. One of the goals of this program is to address issues faced by a homeless person newly reintroduced to regular housing, such as poor personal hygiene and cleaning skills; poor money management; drug and/or alcohol abuse; disruptive friends who come to visit; difficulty getting along with neighbors; and dealing with landlords and apartment managers. To accomplish this goal, rental subsidies are distributed to agencies providing treatment to disabled persons. Agencies are then obligated to provide services equal in monetary value to the value of the rental subsidy; agencies must be able to match obligation on a program-wide basis over a 5-year period. Clients may be required to participate fully in their mental health care, including taking any prescribed medications, as well as attending appointment with psychiatrists and case managers.

U.S. DEPARTMENT OF HUD

Supportive Housing for Persons with Disabilities (Sec. 811)

HUD provides funding to non-profit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable.

Target Populations	People with disabilities. Eligible populations include households which may consist of a single qualified person [must be very low-income (50% of the median area income)] and at least one member must be 18 years old or older and have a disability, such as a physical or developmental disability or chronic mental illness.		
Eligible Activities	with disabilities. The capital advance can finance of supportive housing. HUD also provides proje	and small group homes with the availability of supportive services for persons the construction, rehabilitation, or acquisition with or without rehabilitation of trental assistance. This covers the difference between the HUD-approved residents pay (usually 30 percent of adjusted income).	
<u>Funding Cycle</u>	Applications to be submitted in response to a No each year with applications due early Summer, a	tice of Funding Availability (NOFA). Notice typically released in Spring nd awards usually announced in September.	
Appropriations	2003 allocation is \$2,900,835 (33 units)		
Contact Information	Seattle HUD Field Office Tarrie Eckhart 909 First Avenue, #255 Seattle, WA 98104 Tel: (206) 220-5241 Tarrie_eckhart@hud.gov Web site: http://www.hud.gov/local/shared/working/local 1.pdf	Spokane Field Office Arlene Patton 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 Fx: (509) 353-0682 arlene_patton@hud.gov	

Program Information

The Section 811 program grants interest-free capital advances for non-profit sponsors to help them finance the development of rental housing with supportive services for persons with disabilities. The capital advance can finance the construction or rehabilitation of supportive housing. Each project must have a supportive services plan. The appropriate state or local agency reviews a potential sponsor's application to determine if the plan is well designed to meet the needs of persons with disabilities. Services may vary with the target population but could include items such as 24-hour staffing, in-unit call buttons, and planned activities.

U.S. DEPARTMENT OF HUD - McKinney Targeted Homeless Programs

<u>Supportive Housing Program (SHP)</u>
SHP helps develop housing and related supportive services for people moving from homelessness to independent living. Program funds help homeless people live in a stable place, increase their skills or income, and gain more control over the decisions that affect their lives.

Target Populations	Homeless
	 Transitional housing (generally used for 24 months or less as a stepping stone to permanent housing); Permanent housing for homeless people with disabilities; Supportive services for homeless people not living in supportive housing; and Other types of innovative supportive housing for homeless people.
Eligible Activities	Possible eligible activities include: To acquire land or buildings for a homeless facility; To build, rehabilitate, or lease a homeless facility; To pay for new or increased supportive services to homeless people; To meet some of the day-to-day operating expenses of homeless facilities. May also be used to pay limited administrative expenses.
Funding Cycle	This program is a component of the McKinney/Vento Homeless Assistance Continuum of Care programs. Funding for SHP is available through the annual SuperNOFA Continuum of Care Homeless Assistance competition that includes the Shelter Plus Care and Sec. 8 SRO programs. Notice typically released in Spring each year with applications due early Summer, and awards usually announced in September.
<u>Appropriations</u>	In 2002, HUD allocated \$26.3 million to the 9 Continua in the state of Washington for the SHP, the Section 8 Moderate Rehabilitation and Shelter + Care programs. CTED submits a Balance of State Continuum of Care application to HUD on behalf of some 26 counties in the "non-entitlement" areas of the state. For 2003 the State application totaled \$2.9M. The goal each year is to include a priority project serving the homeless disabled for up to \$750,000. Similarly, each of the other 8 Continua in the state submitted applications in 2003.

Contact Information	Seattle HUD Field Office David Foster 909 First Avenue, #255 Seattle, WA 98104 Tel: (206) 220-5331 David_foster@hud.gov Web site: http://www.hud.gov/progdesc/shp.ht ml Spokane Field Office Arlene Patton 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674	Seattle/King County C of C Contact for areas outside of Seattle: Kate Speltz King County Housing and Community Development 206-205-6409 Clark County CoC Sally Erickson Clark County Council on the Homeless (360) 993-9570	Seattle/King County C of C Contact for Seattle: Eileen Denham City of Seattle McKinney Coord. 206-684-0915 Everett/Snohomish Co. C of C Joni Dear Snohomish County HCD 2731 Wetmore Avenue Suite 402 Everett, WA 98201	Washington State Rural (Balance of State) Annie Conant Washington State CTED 360-725-2919 Tacoma/Pierce County C of C Pierce County Housing Programs Jeff Rodgers 253-798-6908
	Fx: (509) 353-0682 arlene_patton@hud.gov	Spokane City C of C June Shapiro City of Spokane, Human Svcs. Dept. (509) 625-6130 Yakima County C of C Bill Cobabe Neighborhood Dev. Services 509-575-6101	Spokane County C of C Debbie Detmer Spokane County, HCD 509-477-4490 X2561	Bellingham C of C Katie Franks Office of Neighborhoods 360-676-6880

Program Information

Eligible applicants include states, local governments, other government agencies (such as public housing agencies), private non-profit organizations, and community mental health associations that are public non-profit organizations. Project sponsors must submit applications through one of the local Continuums of Care. A person must be homeless to receive help from SHP projects. Grant funds can be used to provide longer-term transitional housing (up to two years) to help families and individuals regain stability and become self-sufficient or can be used to assist the homeless disabled with permanent supportive housing. Grantees must match funds for acquisition, rehabilitation, and new construction with equal or greater funding amounts from other sources. HUD grants will pay for up to 25% of eligible operating costs and 20% of supportive services.

CTED administers the Supportive Housing Program primarily in areas that do not receive federal funds directly from HUD. The other eight Continua manage the program within their respective jurisdiction.

U. S. DEPARTMENT OF HEALTH AND HUMAN SERVICES

Transitional Living Program for Homeless Youth

The overall purpose of the Transitional Living Program (TLP) for Homeless Youth is to establish and operate transitional living projects for homeless youth, including pregnant and parenting youth. This program is structured to help older homeless youth achieve self-sufficiency and avoid long-term dependency on social services.

Target Populations	Homeless youth
Eligible Activities	Shelter, skills training, and support services to homeless youth, including pregnant and parenting youth, ages 16 through 21 for a continuous period not exceeding 18 months.
Funding Cycle	As specified in the Family and Youth Services Bureau announcement or application instructions. The deadline for submitting applications for the Runaway and Homeless Youth Program was June 9, 2003.
<u>Appropriations</u>	Typically range from \$100,000 to \$200,000; average award of \$150,000. In fiscal year 2001, 112 grants were awarded. It is estimated that 234 grants will be awarded in fiscal year 2002. It is estimated that 171 grants will be awarded in fiscal year 2003.
Contact Information	Associate Commissioner Family and Youth Services Bureau Administration for Children and Families 330 C Street, SW. Washington, DC 20447 Contact: Harry Wilson Phone: (202) 205-8102 Web site: http://www.acf.dhhs.gov/programs/fysb

Program Description

Transitional Living Programs are required to provide youth with stable, safe living accommodations and services that help them develop the skills necessary to move to independence. Living accommodations may be host family homes, or "supervised apartments." Eligible applicants include States, localities, private entities, and coordinated networks of such entities unless they are part of the law enforcement structure or the juvenile justice system.

Grants are awarded competitively for project periods of 3 to 5 years. Grantee must provide matching funds equal to at least 10 percent of the Federal share. The nonfederal share may be in cash or in-kind. (The non-Federal share may be met by cash or in-kind contributions, although applicants are encouraged to meet their match requirements through cash contributions.)

U.S. DEPARTMENT OF VETERANS AFFAIRS

<u>Veterans Affairs Homeless Provider's Grant and Per Diem Program</u>

The purpose is to promote the development and provision of supportive housing and/or supportive services with the goal of helping homeless veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination.

Target Populations	Homeless
Eligible Activities	Grant funds may provide up to 65% of the cost to acquire, renovate, or construct facilities that will be used to provide supportive housing (up to 24 months) and/or service centers (offering services such as case management, vocational development, crisis intervention, counseling, etc.) for homeless veterans; and to purchase vans in support of these programs. Grants may not be used for operational costs, including salaries.
Funding Cycle	Program is offered annually (as funding permits). Applications due on the date specified in the Notice of Fund Availability (NOFA) published in the Federal Register at http://www.access.gpo.gov/su docs/aces/aces/aces140.html or contact the Grant and Per Diem Program at 1-877-332-0334.
<u>Appropriations</u>	During the last eight rounds of funding, more than 800 applications were received, requesting approximately \$216 million to acquire, renovate, or construct supportive housing or service center facilities for homeless veterans or to purchase vans for outreach and transportation. In FY 94 through FY 01, 306 grants were awarded in 44 states and the District of Columbia. Total VA funding for these projects was over \$63 million.
Contact Information	Department of Veterans Affairs Grant and Per Diem Program 1-877-332-0334. Web site: http://www.va.gov/homeless/page.cfm?pg=3

Program Information

The program has two levels of funding: the Grant portion and the Per Diem portion.

Grants: Limit is 65% of the costs of constructing, expanding, remodeling, or altering buildings and acquiring facilities for use as service centers, transitional housing or other facilities for homeless vets. Remodeling or expanding VA properties is allowed acquiring VA properties is not. Recipients must fund the matching 35% share. Grants may not be used for operational costs, including salaries.

Per Diem: Priority in awarding the Per Diem funds goes to the recipients of Grants. Non-Grant programs may qualify if they meet these criteria: (1) at least 75% of those receiving supportive services are veterans, (2) provide supportive housing or a homeless service center.

FEDERAL HOME LOAN BANK

<u>Federal Home Loan Bank Affordable Housing Program (AHP)</u>

Affordable Housing Program (AHP) grants are used to subsidize the construction, purchase and/or rehabilitation of owner-occupied housing; or the construction, purchase and/or rehabilitation of rental housing, at least 20 percent of the units of which will be occupied by, and affordable for, very low-income households. The Federal Home Loan Bank of Seattle coordinates Washington state AHP funding.

Target Populations	Very low, low and moderate-income households, below 80% annual median income.
	• Construction financing;
	• Permanent financing;
Eligible Activities	Principal reduction;
	Down payment assistance; and
	Interest rate buy-down.
Funding Cycle	Application deadlines are April 1 for the spring round and October 1 for the fall round
<u>Appropriations</u>	The AHP is funded by 10% of the Federal Home Loan Bank's net income or \$100 million, whichever is greater. Approx \$10.6 million available in 2003.
Contact Information	Jennifer Ernst 1501 Fourth Ave., Suite 1900 Seattle, WA 98101 (206) 340-8743 (800) 973-6223 jernst@fhlbsea.com Web site: http://www.fhlbsea.com

Program Information

Of the 50 applications received in spring 2003, 15 projects were awarded grants. Funding summary included:

- 12 support rental housing
- 3 support homeownership
- 9 are urban
- 6 are rural
- 9 support homeless housing
- 5 support Native Peoples

State Sources

STATE OFFICE OF COMMUNITY DEVELOPMENT

CDBG General Purpose Grants

The Community Development Block Grant (CDBG) General Purpose Grants are made available annually through a competitive application process to assist cities, towns, and counties in carrying out significant community and economic development projects that principally benefit low- and moderate-income persons. CTED administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.

Target Populations	Low and moderate income populations		
Eligible Activities	 Housing rehabilitation projects; Projects in support of new housing construction (this is usually acquisition and infrastructure); Economic Development, such as infrastructure and incubators; Community Facilities, i.e. comm. centers, health care facilities, and ECEAP/Headstart facilities; emergency shelters; Public Facilities, such as water, wastewater, storm sewer, and streets; Comprehensive projects requiring a combination of activities such as housing rehabilitation and infrastructure improvements; Public Services providing counseling, job training, or other benefits; case management; and Barrier Removal for handicap accessibility 		
Funding Cycle	Applications are available in September when application workshops are conducted. Applications are due in mid-November; rating and selection is complete by end of February, with awards announced in late February/early March.		
<u>Appropriations</u>	For the 2004 funding round \$8,000,000 will be available and the maximum amount for a single grant has been increased to \$1,000,000.		
Contact Information	Bill Prentice, Project Manager P.O Box 48350 Olympia, WA 98504-8350 Tel: (360) 725-3015 billp@cted.wa.gov Web site: http://www.ocd.wa.gov/factsheets/local/gp_grant.htm		

Program Information

Eligible applicants are Washington state cities and towns with populations less than 50,000, or counties with populations less than 200,000 that are non-entitlement jurisdictions or are not participants in a U.S. Department of Housing and Urban Development (HUD) Urban County Entitlement Consortium. Projects must principally benefit low- and moderate-income persons. Low- and moderate-income is defined as 80 percent of county median income.

CDBG Housing Enhancement Program

The Housing Enhancement Program is a companion grant that can be used in coordination with the Housing Finance Unit to provide eligible cities and counties the ability to partner with non-profit, low income housing develops to assist in the development or preservation of housing projects. It provides a flexible source of funds to streamline project financing and improve the feasibility and affordability of well-developed projects. CTED administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.

Target Populations	Low and moderate-income populations.
Eligible Activities	CDBG Housing Enhancement funds are available to cover project costs that cannot be paid for using an integral part of a comprehensive project. An example would include the costs of a daycare facility that has been incorporated into the design of a project that is requesting Housing Trust Fund support. Projects must be located outside of HUD-designated urban cities and counties (entitlement communities).
Funding Cycle	Requests for CDBG funds are considered at the same time as applications to the Housing Trust Fund.
<u>Appropriations</u>	\$1 million is available for 2003. Housing Enhancement funds are limited to the amount of funds available at the time of application.
Contact Information	Dwight Edwards P.O. Box 48350 Olympia, WA 98504-8350 Tel: (360) 725-3011 dwighte@cted.wa.gov Web Site: http://www.ocd.wa.gov/factsheets/local/cdbghousing.htm

Program Information

The review of CDBG Housing Enhancement applications includes the determination by CDBG and Housing Finance Unit staff that the amount of assistance being requested is funding a clearly defined gap between the amount of funds necessary to complete a project and all other potential funding sources. Applications to the Housing Trust Fund that wish to be considered for CDBG Housing Enhancement funds must have the certified support of an eligible local government in advance of the due date for Housing Trust Fund applications. CDBG staff is available to assist in providing information regarding local certification and citizen participation requirements.

CDBG Community Investment Fund Grants

Community Development Block Grant (CDBG) Community Investment Fund Grants provide communities the opportunity to access funds throughout the year for their priority community and economic development projects, which includes housing. It is an attempt to deliver financial and technical assistance in a collaborative way. CTED administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.

Target Populations	Low and moderate income populations
Eligible Activities	Priority community and economic development projects. Projects must rank in top 3 within the county's priorities. Projects must be located outside of HUD-designated urban cities and counties (entitlement communities).
Funding Cycle	Projects funded on a first-come, first-served basis until funds have been fully used.
<u>Appropriations</u>	\$4.8 million appropriated in 2003. Same funding level anticipated in 2004.
Contact Information	Janice Roderick, Project Manager P.O. Box 48350 Olympia, WA 98504-8350 Tel: (360) 725-3013 Janicer@cted.wa.gov Web site: http://www.ocd.wa.gov/factsheets/local/fund.htm

Program Information

Technical assistance will be provided to interested communities through on-site visits to the community. Eligible projects must demonstrate at least 51 percent low- and moderate-income benefit, and meet federal CDBG program requirements. Project must be a CDBG-eligible activity. Application cycle coincides with the WA-CERT application (see below). Projects prioritized by WA-CERT program are eligible for CIF pre-application and scoping to determine readiness to proceed. If viable, community is invited to submit full application to CIF.

Washington Community Economic Revitalization Team (WA-CERT) is a partnership between federal and state agencies, tribal governments, local governments, public ports, economic development councils, non-profits, and lending institutions. While it is not a funding source, applications are made to WA-CERT in order to be ranked and recognized as a priority project in order to receive funds.

Emergency Shelter Assistance Program (ESAP)

The Emergency Shelter Assistance Program (ESAP) helps to support the operating expenses of shelters for people who are homeless. The program pays for up to 90 days of shelter and/or homelessness prevention services. One-half of the funds are dedicated to families with children.

Target Populations	Homeless
Eligible Activities	Operating expenses of emergency shelters;
	• Salaries of program staff;
	• Vouchers for short-term stays in hotels and motels;
	Homelessness prevention activities.
Funding Cycle	Funding applications are due in early June of each odd numbered year. The ESAP allocates funds to the geographic areas, primarily through Continuum of Care organizations, defined by county borders using the locally developed formulas.
<u>Appropriations</u>	Approximately \$5 million provided annually to help shelters across Washington. Each county receives a base funding level of \$12,000 per year.
Contact Information	Tedd Kelleher
	P.O Box 48350
	Olympia, WA 98504-8350
	Tel: (360) 725-2930
	teddk@cted.wa.gov
	Web site: http://housing-information.net/esap/
	web site: http://nousing-information.net/esap/

Program Information

State funds leverage community sources of support and represent 22 percent of funding assistance to more than 165 shelters. Providers receiving ESAP funding must have been providing emergency shelter services for at least one year, or serve an area or population of demonstrated unmet need as determined by a consortium of service providers in a county. As part of the contract process, participating providers will jointly sign the application to the state to demonstrate agreement with the funding allocations.

Up to 50 percent of a county's allocation may be used for homelessness prevention activities, including short-term rental or mortgage assistance payments for households facing eviction or foreclosure, security deposits, first month's rent, case management, and landlord tenant mediation.

Emergency Shelter Grants Program

The U. S. Department of Housing and Urban Development provides ESG funds to supplement State, local, and private efforts to improve the quality and number of emergency homeless shelters. By funding emergency shelter and related social services the Emergency Shelter Grants (ESG) program is designed to be the first step in a continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living. The ESG program awards grants to eligible applicants, who are typically states, territories, and qualified larger cities and counties. States and territories that receive ESG funds must distribute the funds to local governments or private non-profit organizations. CTED administers CDBG for non-entitlement areas. The following information applies only to non-entitlement areas.

Target Populations	Homeless			
	•	conversion, major remainments, or removation or culturings as emergency shorters,		
Eligible Activities	• Shelter operating expenses, e education);	5 bieles operating expenses, essential services (supportive services concerned with employment, nearly, and abuse, and		
	-	• Up to 30% on homelessness prevention efforts; and		
	• Up to 30% for essential servi			
Funding Cycle	HUD allocates ESG funds annually to state and local government based on the formula used for the Community Development Block Grants. Each state or local government receiving funds sets their own cycle for accepting proposals for use of the funds			
<u>Appropriations</u>	CTED receives approximately \$1 million each year for distribution to non-entitlement communities throughout the state. The other 6 HUD-designated larger city and county jurisdictions receive a combined total of \$1 million annually.			
Contact Information	Mollie Wood Office of Community Development 906 Columbia Street SW Olympia, WA 98504-8300 (360) 725-2943 molliew@cted.wa.gov	Seattle HUD Field Office David Foster 909 First Avenue, #255 Seattle, WA 98104 Tel: (206) 220-5331 David_foster@hud.gov Web site: http://www.hud.gov	Spokane Field Office Arlene Patton 920 W. Riverside Ave., Suite 588 Spokane, WA 99201 Tel: (509) 353-0674 arlene_patton@hud.gov Website: http://www.hud.gov	

Program Information

Local governments may administer the entire grant themselves or distribute the funds to private non-profit organizations. They must also match ESG grants dollar-for-dollar from non-ESG sources. States and territories do not need to match the first \$100,000 of a grant.

HOME Program

The HOME program is a formula grant of the U. S. Department of Housing and Urban Development (HUD) to states and local jurisdictions. Funding is used to implement housing strategies that address the affordable housing needs of low-and very low-income individuals and families. Washington State Community, Trade and Economic Development's Housing Division manages the HOME Program for non-entitlement areas. The following information applies only to non-entitlement areas.

Target Populations	Households with incomes at or below 50% of area median incom	ne	
	Rehab loans & grants (Home Repair & Rehab program)	Rehab loans & grants (Home Repair & Rehab program)	
Eligible Activities	Rental housing production and rehabilitation loans and gran	ts (new home construction)	
	First-time homebuyer assistance		
	• Rehabilitation loans for homeowners (minor home repair)		
	• Tenant-based rental assistance (2-year renewable contracts)		
Funding Cycle	Applications are taken through the Housing Trust Fund's application process during the Spring and Fall rounds each year. New 2-year contracts for the Home Repair and Rehab program are issued every October on a non-competitive basis.		
<u>Appropriations</u>	CTED receives approximately \$10-11 million of HOME funds each year for projects located outside of HUD-designated HOME entitlement cities and counties. Other HUD-designated urban county, urban city and designated consortia receive approximately \$\$21 million each year. Of CTED's total, 10% is used for admin, 25% is used for Home Repair and Rehab Program (HRRP), 15% is used for TBRA and 50% for rental housing		
Contact Information	Olympia, WA 98504-8350 (360) 725-2924 dough@cted.wa.gov Jennifer Tu (360) 725-2 jent@cted.	2942	

State Program Information:

Activities are currently funded through the Housing Finance Unit and the Housing Improvements and Preservation Unit with HOME dollars. Preference is given to non-metropolitan and rural areas that do not receive HOME funds directly from HUD.

New Construction, Acquisition, Rehabilitation:

Eligible organizations are local governments, housing authorities, and non-profit organizations. HOME dollars will be awarded as grants, deferred loans, and amortized loans. Permanent rental housing projects for the chronically mentally ill, seniors, farm workers, and other very low-income individuals and families have been funded with HOME funds. Transitional housing for homeless families with children, homeless individuals recovering from substance abuse, and those with chronic mental illness have also been funded.

Minor Home Repair:

HOME dollars are used in conjunction with state, private, and federal weatherization dollars to perform minor home repair while doing residential retrofits. Very low-income occupants of single-family dwellings are eligible for grants and loans under this program. Repair costs may not exceed \$24,999 per unit. Eligible organizations are community action agencies, local governments and housing authorities that currently provide weatherization services.

STATE HOUSING FINANCE COMMISSION

Low Income Housing Tax Credits

The low-income housing tax credit is an incentive program created to encourage the construction or rehabilitation of buildings for low-income tenants. It provides a dollar-for-dollar reduction in tax liability to property owners and investors who agree to provide low-income housing for up to 40 years. At least 20% of units must be either reserved for households earning under 50% of AMI, or 40% of units must be for households earning up to 60% AMI.

Target Populations	Low and very low income populations
Eligible Activities	New construction or rehab of residential properties
Funding Cycle	The 2004 application will be released in early October 2003 and has a tentative due date of January 16, 2004
<u>Appropriations</u>	A specified amount of credit is allocated each year to qualified projects based on per capita population of the State. The state may also receive additional credit from a National Pool composed of the unused credit of other states. \$10.6 million allocated in 2003.
Contact Information	Washington State Housing Finance Commission 1000 Second Avenue, #2700 Seattle, WA 98104-1046 (206) 464-7139 (800) 767-4663 askusTC@wshfc.org Website: http://www.wshfc.org/tax-credits/index.htm

Program Information

Non-profit agencies participating in the program generally form partnerships with private investors who make equity capital investments in exchange for an ownership interest and tax credits. Non-profits must have an ownership interest (usually one percent) and materially participate in the development and operation of the projects, usually as the managing general partner. Private investors (i.e. banks, corporations) buy tax credits from the affordable housing developer; developer then uses proceeds (equity) to construct or rehab units.

Credits are claimed by the project owner and/or investors over a 10-year period, although the units must remain affordable for at least 30 years. The legal requirements related to forming tax credit partnerships, selling the tax credits to investors and annual reporting to the Internal Revenue Service are relatively complicated, making the Tax Credit Program more often used for projects greater than 25 units.

STATE DEPARTMENT OF SOCIAL & HEALTH SERVICES

Projects for Assistance in Transition From Homelessness (PATH)

Created under the McKinney Act, the PATH program, is a formula grant program that funds the 50 States, District of Columbia, Puerto Rico, and four U.S. Territories to support service delivery to individuals with serious mental illnesses, as well as individuals with co-occurring substance use disorders, who are homeless or at risk of becoming homeless.

Target Populations	People with mental illnesses who are homeless, abuse substances, or have co-occurring disorders.			
Eligible Activities	Funding available for community-based outreach and engagement, mental health, substance abuse, case management and other support services.			
Funding Cycle	Formal notice is to be available July 1 for federal fiscal year 2003.			
	\$820,000 allocated for coming fiscal year. Essentially all anticipated funding is currently committed with exception of			
<u>Appropriations</u>	\$45,000. One new contract is expected in one additional location in 2003. Funding for this new service will be contracted			
	through an RSN.			
Contact Information	Washington State Department of Social & Health Services			
	C. H. Hank Balderrama			
	Mental Health Division			
	State Office Building 2, 14th & Jefferson			
	P.O. Box 45320 Mail Stop 45320			
	Olympia, WA 98504-5320			
	Phone: (360) 902-0820			
	Fax: (360) 902-7691			
	Email: baldech@dshs.wa.gov			

Program Information

The PATH program delivers essential services, leverages significant state and local resources, and utilizes a creative network of human service organizations to improve the mental health and well being of people who are homeless and have mental illnesses. State and local resources must match Federal funds. For every \$3 in Federal funds, state or local agencies must put forward \$1 in cash or in-kind services.

Tenant-Based Rental Assistance (TBRA)

US Department of HUD HOME program funds awarded to WA State and used to assist low-income renters. Under the TBRA program low-income households are assisted with a portion of their rent for a period of up to two years.

Target Populations	Client-targeted populations in order of priority are:	
	Foster children transitioning to independence;	
	• Chronically mentally ill, developmentally disabled, or other special needs populations such as those recovering from	
	alcohol or substance abuse;	
	Farm workers seeking permanent year round rental housing;	
	 Households transitioning to self-sufficiency, especially those in TANF, Welfare to Work, or Work First. 	
Eligible Activities	Rental assistance	
Funding Cycle	Funds are awarded through a competitive application process. Application renewal notices are made available at the end of	
Funding Cycle	July. Applications are due the end of August. The program cycle is October to September.	
<u>Appropriations</u>	\$2.8 million allocated for current funding cycle.	
	Jennifer Turin	
	CTED	
	P.O. Box 48350	
	Olympia, WA 98504-8350	
Contact Information	Tel: (360) 725-2942	
	jennt@cted.wa.gov	
	Web site: http://housing.ocd.wa.gov	

Program Description

Eligible tenants under a TBRA program receive direct rental subsidies that enable them to live in rental units of their own choosing, provided that the units meet basic program requirements. Within the bounds of certain HOME Program rules, WA state HOME funds are awarded through a competitive Request for Proposal process. Eligible organizations are cities, counties, non-profit organizations, and public housing authorities that have administered or who can partner with an agency or technical assistance provider that has experience with Tenant Based Rental Assistance or a Section 8 Rental Assistance Program.

Transitional Housing Operating and Rent Program (THOR)

The purpose of the THOR program is to provide transitional housing for homeless families with children so they can find suitable, affordable permanent housing. This includes an Operating Subsidy Program for transitional housing facilities and a Rental Assistance Program that provides partial payments for rent assistance to homeless families with children.

Target Populations	Homeless	
	Operating assistance and rental assistance for transitional housing;	
Eligible Activities	Case management;	
	Administration expenses	
Funding Cycle	Applications are due in May of each odd number year.	
<u>Appropriations</u>	\$5 million in resources are used to fund this program	
	Jennifer Turin	
	P.O. Box 48350	
	Olympia, WA 98504-8350	
Contact Information	Tel: (360) 725-2942	
	jent@cted.wa.gov	
	Web site: http://housing.ocd.wa.gov	

Program Information

For operating assistance, eligible transitional housing projects must provide transitional housing for the targeted population of homeless families with children whose incomes are at or below fifty percent of the area median income. Operating subsidies shall not exceed fifty percent of the project's core operating budget for the year, and rents shall not exceed thirty percent of the income of the targeted population.

For rental assistance, eligible programs must provide rental assistance to homeless families with children whose incomes are at or below fifty percent of the area median. Assistance must be provided for no less than ninety-one days and no more than twenty-four months to help pay the cost of rent and utilities. Households must sign a written agreement to participate in a housing stability plan. Rent subsidies must be appropriate to individual family incomes.

Washington State Housing Trust Fund

The Housing Trust Fund works in partnership with private lenders, other state agencies, local governments, and community-based housing developers to provide safe, decent, and affordable housing in communities throughout the state. The Housing Trust Fund supports the construction or rehabilitation of more than 3,000 housing units each biennium by leveraging funds with an average ratio of 4:1 from other public and private sources.

Target Populations	Projects must benefit households with incomes below 80 percent of area median income. Projects serving lower income levels are more competitive.
Eligible Activities	 Construction financing; Permanent financing; Down payment assistance; For acquisition, construction and rehabilitation. This program has typically been used for rental housing, first-time homebuyer programs, and assistance with homeowner rehabilitation.
Funding Cycle	Twice each year in April and September
<u>Appropriations</u>	Approximately \$80 million appropriated for the biennium 2003-2004. \$12 million is available for the Fall 2003 round.
Contact Information	Corine Knudsen Washington State Office of Community Development 906 Columbia Street SW PO Box 48300 Olympia, WA 98504-8300 corinek@cted.wa.gov http://www.housing.ocd.wa.gov/

Program Information

Funds are awarded through a competitive process. Applications are submitted to the State in response to requests for proposals. Housing projects using HTF monies typically are obligated to house low-income households for 40 years. There are set-aside funds in the Housing Trust Fund for special populations including: homeless families with children (transitional or emergency shelter projects) and domestic violence victims.

Washington State HB 2060 State Operating & Maintenance Funds

The Operations and Maintenance(O&M) Fund is part of the Housing Trust Fund (HTF) and is used to support projects that have received capital dollars from the HTF. Priority is given to new projects awarded HTF money. Funds to be awarded are for not more than \$25,000 per year for 40 years of \$50,000 per year for 20 years.

 On-site salaries and benefits; Off-site management including overhead and personnel costs; Administrative expenses; On-going maintenance expenses; Contractor paid utilities; Replacement reserve additions; 	seasonal farm worker projects and projects for
Operating reserve additions budgeted each year to cover unforeseen of	perating costs
Funding Cycle Applications taken in the Fall of each year.	
Appropriations Approximately \$4.5 million will be awarded each year.	
Mollie Wood CTED 906 Columbia Street SW Olympia, WA 98504-8300 (360) 725-2943 molliew@cted.wa.gov Web site: http://housing.ocd.wa.gov	

Program Description

The purpose of the funds is to support operations and maintenance costs of housing projects or units within housing projects that are affordable to extremely low-income persons and that require a supplement to rent-revenue to cover on-going operating expenses.

NON-PROFIT AGENCY

Impact Capital Predevelopment Loans

Predevelopment Loans are short-term, low-interest loans designed to assist eligible applicants cover costs associated with preparing site-specific real estate development project funding applications. This and other loan products are designed to help non-profit organizations identify real estate opportunities, conduct due diligence inspections, purchase property, pay for predevelopment activities, and construct projects that will benefit low-income people. Most loans are made for projects that include affordable housing.

Target Populations	Low-income populations
Eligible Activities	 Project Financing: Project scoping, pre-development activities (e.g. site control costs, engineering and environmental studies), acquisition, bridge financing, construction and commercial tenant improvements. Organizational Support: Technical assistance grants (e.g. hiring consultants to assist with board development and fiscal management) that enhance organizational capacity.
Funding Cycle	Monthly
<u>Appropriations</u>	No specific appropriations. Pre-development loan amounts up to \$75,000, typically average \$40,000
Contact Information	Seattle Office 401 Second Ave. S. #301 Seattle, WA 98104 Tel: (206) 587-3200 (greater Seattle) or (800) 336-0679 Spokane Office 203 N Washington St, # 305 Spokane, WA 99201 Tel: (509) 456-8088 or (800) 257-7345 info@impactcapital.org Web site: http://www.impactcapital.org

Program Description

Impact Capital helps build strong communities by providing community-based organizations with the tools they need to develop quality affordable housing, promote economic development and provide other vital services in urban, rural and suburban areas across Washington. Impact Capital does this by leveraging investments, offering tailored loans and building capacity through technical assistance and operating support.

Local Sources

LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT — CDBG ENTITLEMENT PROGRAMS

Community Development Block Grant Programs (CDBG)

The CDBG program is a federal grant provided by the U. S. Department of Housing and Urban Development to CDBG "entitlement communities" (typically municipalities with populations over 50,000 and urban counties with populations over 200,000), and to all states. Entitlement Communities must certify that their use of CDBG gives maximum feasibility priority to activities that will benefit low- and moderate-income people or aid in the prevention or elimination of slums or blight.

Target Populations	Low and moderate income populations		
Eligible Activities	 Housing rehabilitation (loans and grants to homeowners, landlords, non-profits, developers); New housing construction (only if completed by non-profit groups); Purchasing land and buildings; Construction of public facilities such as shelters for the homeless' Construction of neighborhood service centers or community buildings; Code enforcement, demolition, and relocation funds for people displaced because of CDBG projects; Making buildings accessible to the elderly and handicapped; and Public services (capped at 15% of a jurisdiction's CDBG funds) such as employment services, health and child care. 		
Funding Cycle	Each of the entitlement cities and counties establishes its own priorities and application cycle. Check with the Coordinators listed on pages 23-25 for additional information.		
<u>Appropriations</u>	Approximately \$50 million is allocated to the entitlement jurisdictions of the state annually by HUD		
Contact Information	See the list on pages 23-35 for local contacts.		
Program Information	Projects must principally benefit low-and moderate-income persons, defined as 80 percent of county median income.		

LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT — ESG ENTITLEMENT COMMUNITIES

Emergency Shelter Grants Program

The U.S. Department of Housing and Urban Development provides ESG funds to supplement State, local, and private efforts to improve the quality and number of emergency homeless shelters. By funding emergency shelter and related social services the Emergency Shelter Grants (ESG) program is designed to be the first step in a continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living. The ESG program awards grants to eligible applicant, typically states, territories, and qualified larger cities and counties. The following information applies only to entitlement areas.

Target Populations	Homeless
Eligible Activities	 Conversion, major rehabilitation, or renovation of buildings as emergency shelters; Shelter operating expenses, essential services (supportive services for employment, health, drug abuse, and education); Up to 30% on homelessness prevention efforts; and Up to 30% for essential services for the homeless.
Funding Cycle	HUD allocates ESG funds annually to state and local government based on the formula used for the Community Development Block Grants. Each state or local government receiving funds sets their own cycle for accepting proposals for use of the funds
<u>Appropriations</u>	HUD provides a total of \$1 million annually to cities of Seattle, Spokane, and Tacoma and the counties of King, Pierce and Snohomish. CTED receives approximately \$1 million each year for distribution to non-entitlement communities throughout the state.

	City of Seattle	County of King	
	Alan Painter, Director	Ms. Linda Peterson, Manager	
	Community Services Division	Housing and Community Development Program	
	Human Services Department	821 Second Ave., Suite 500	
	618 2nd Ave 7th Fl.	Seattle, WA 98104-1598	
	Alaska Bldg	Phone: 206-296-8672 Fax: 206-296-0229	
	Seattle 98104	Email: <u>linda.peterson@metrokc.gov</u>	
	Phone: 206-684-0263		
	Fax: 206-684-0146		
	Email: alan.painter@seattle.gov		
	City of Spokane	County of Pierce	
Contact Information	Ms. Melora Sharts, Administrator	Mr. David Soma, Interim Director	
	Department of Community and Economic Development	Department of Community Services	
	808 W. Spokane Falls Blvd., Room 650	8815 S. Tacoma Way, Suite 202	
	Spokane, WA 99201-3339	Tacoma, WA 98409-4588	
	Phone: 509-625-6325	Phone: 253-798-6927 Fax: 253-798-6604	
	Fax: 509-625-6315	Email: dsoma@co.pierce.wa.us	
	City of Tacoma	County of Snohomish	
	Mr. Rick Teasley, Housing Development Supervisor	Mr. Larry M. Springer, Supervisor	
	Department of Economic Development	Office of Housing and Community Development	
	747 Market St., Suite 1036	2731 Wetmore Ave, Suite 402	
	Tacoma, WA 98402-3794	Everett, WA 98201	
	Phone: 253-591-5222	Phone: 425-388-3267 Fax: 425-388-3504	
	Fax: 253-591-2002	Email: Larry.Springer@co.snohomish.wa.us	

Program Information: Local governments may administer the entire grant themselves or distribute the funds to private non-profit organizations. They must also match ESG grants dollar-for-dollar from non-ESG sources. States and territories do not need to match the first \$100,000 of a grant.

LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT— HOME PARTICIPATING JURISDICTIONS

HOME Program

The HOME program is a formula grant of the U. S. Department of Housing and Urban Development (HUD) to states and local jurisdictions. Funding is used to implement housing strategies that address the affordable housing needs of low-and very low-income individuals and families. The following information applies only to entitlement areas.

Target Populations	Households with incomes at or below 50% of area median income				
Eligible Activities	 Rental housing production and rehabilitation loans and grants (new home construction) First-time homebuyer assistance Rehabilitation loans for homeowners (minor home repair) Tenant-based rental assistance (2-year renewable contracts) 				
Funding Cycle	Each of the 14 local government and consortia jurisdictions have there own distinct funding cycle. Contact the coordinators for the programs listed on page 26-27 for details of the application process.				
<u>Appropriations</u>	Varies by entitlement area.				
Contact Information	See pages 26 and 27 for a list of local contacts.				

Program Information

Jurisdictions may undertake projects directly or may provide grants or loans to assist non-profit agencies to construct, rehabilitate, lease or convert housing serving primarily low-income persons including the homeless.

Local Sources

LOCAL DEPARTMENTS OF COMMUNITY DEVELOPMENT

HB 2060 Local Funds

State 2060 funds are a dedicated source of funds (generated by recording fees) collected by county assessors to be used solely for the creation of affordable housing to people of very low incomes. Specific priorities for use of these funds are established by the local jurisdictions.

Target Populations	Low income populations
Eligible Activities	To be determined by each individual county
Funding Cycle	To be determined by each individual county
<u>Appropriations</u>	Varies depending on amount of revenue collected from local registration fees
Contact Information	Contact your local county housing office or auditor

Program Description

The priorities of use and the mechanism to allocate funds are designed locally. Contact your county's department of community development for specific applications in your community.

KING COUNTY

King County Housing Opportunity Fund (HOF)

The Housing Opportunity Fund (HOF) is designed to enable local housing providers to better compete for and leverage federal, state, private, and other local funds to meet the urgent housing needs of the County's homeless, displaced, and special needs populations.

Target Populations	Homeless and special needs populations				
Eligible Activities	Funding is available for the following housing project types and development activities: • Emergency shelter • Transitional housing • Permanent rental housing • New construction • Acquisition and rehabilitation • Site improvements • Relocation costs • Capitalized reserves • CHDO capacity-building activities Funding can be used to assist households with incomes at or below 50% of median who are: • Low-income families and seniors at risk of displacement and homelessness • Homeless families and individuals, including youth • Special needs groups include: victims of domestic violence, frail elderly, people with mental illness/ people with developmental disabilities; people with HIV/AIDS; people with alcohol/substance abuse problems Other special needs groups may be served if the applicant can demonstrate that: (1) the population to be served requires ongoing care to live in the community, and (2) support services will be linked to housing.				
Funding Cycle	Applications are made as part of the King County Housing Finance Program. Applications are available in the Spring and Fall of each year. Applications for the Fall 2003 round were due September 9, 2003.				
<u>Appropriations</u>	In ten years, the HOF has awarded approximately \$32 million to support the development of 87 projects, creating 2,700 units of low-income housing. \$1 million, in addition to \$200,000 for administration from 2060 set-asides, is proposed for 2004.				
Al D'Alessandro, Acting Housing Finance Program Coordinator 821 Second Avenue, Suite 500 Seattle, WA 98104 206-205-6562 Web site: http://www.metrokc.gov/dchs/csd/Housing/Finance.htm					

Program Description It is the goal of King County's Housing Opportunity Fund to leverage other public and private resources. All projects receiving HOF funds must receive a funding award from the city where the project is located before County funds will be released.

The priorities for use of the HOF are as follows:

- Preserve housing threatened by conversion or expiring low-income use restrictions; or provide permanent or transitional housing for those with special needs; or provide emergency, transitional, and permanent housing for homeless families and individuals.
- Benefit residents of unincorporated King County.
- Link the provision of low-income housing with necessary human services, consistent with service system strategic plans.
- Produce the greatest number of units at a competitive per-unit cost for the longest benefit to eligible residents.

CITY OF SEATTLE

Seattle Housing Levy

The 2002 Housing Levy program provides up to \$86 million over a 7-year period to provide, produce, and/or preserve affordable housing and to assist low-income tenants in Seattle.

Target Populations:	Low-income populations
Eligible Activities:	 Rental preservation and production; Homeownership; Neighborhood housing opportunity program; Rental assistance, and Operations & maintenance programs.
Funding Cycle:	Applications are accepted in the Spring and Fall of each year. Applications for Fall 2003 are due September 17.
Appropriations:	A total of \$12.3 million is available each year from 2003-2009
Contact Information:	Joanne LaTuchie Seattle Office of Housing (206) 615-0995 joanne.latuchie@seattle.gov

Program Information:

- Rental Preservation and Production program provides housing for people with disabilities, elderly, the homeless, working families and families with children. Eligible uses include rehabilitation, new construction and redevelopment of all types of units. At lease 59% of program funding is for units serving people with low income at or below 30% of area median income. Remaining 41% of funding is for units serving people with income up to 60% of area median income.
- Rental Assistance program provides emergency, short-term financial help to prevent homelessness for renter households facing temporary economic hardship. Income eligibility is up to 50% of area median income.
- Operations and Maintenance program Ensures levy rental units will be available to extremely low-income families and people with disabilities. It provides funding for units serving people with income up to 30% of area median income.

PRIVATE GRANT

Sound Families Program - Bill and Melinda Gates Foundation

This program is an initiative to develop new transitional housing facilities and expand support services for homeless families, or families in danger of becoming homeless in King, Pierce and Snohomish counties.

Target Populations	Homeless families (at least one adult and one child)				
Eligible Activities	Any projects that can feasibly demonstrate activities that successfully help families transition from homelessness to permanent housing.				
Funding Cycle	Funds will be awarded through a competitive RFP process in the Spring and Fall. For details on how to apply for funding, including the Request for Proposals (RFP) and the application schedule, go to the Sound Families web site at www.soundfamilies.org				
<u>Appropriations</u>	\$40 million is available for housing and services for homeless families in transition in King, Pierce and Snohomish counties. Funds will be awarded through a competitive RFP process. Applications are typically due early April and September each year.				
Contact Information	Wendy Watanabe Sound Families 700 Fifth Avenue Key Tower, Suite 5700 Seattle, WA 98104 (206) 233-7088 wendy.watanabe@seattle.gov Web site: http://www.soundfamilies.org/				

Program Information

The Sound Families program is administered by the City of Seattle, Office of Housing.

PRIVATE GRANT

Private Foundations and Corporations

There are many private local and national foundations and corporations whose areas of interest are housing and human services. Local private grantors interested in funding housing and human services can be found in the Washington State Foundation Data book or online at the Foundation Center at www.fndcenter.org and Philanthropy Northwest at www.pngf.org.

QUICK REFERENCE FUNDING CHART

The following table indicates which sources offer dollars for capital (a.k.a. one time only dollars for acquisition, rehab, and /or new construction), operating (a.k.a. ongoing dollars for utilities, repair, and maintenance costs) and/or support services (a.k.a. ongoing dollars for supporting services for residents).

Funding Program	Capital Dollars	Operating Dollars / Rental Assistance	Service Dollars
CDBG for urban counties and cities (entitlements)		$\sqrt{}$	$\sqrt{}$
CDBG Community Investment Fund Grants			
CDBG General Purpose Grants		$\sqrt{}$	$\sqrt{}$
CDBG Housing Enhancement Funds			
Emergency Shelter Assistance Program (ESAP)			$\sqrt{}$
Emergency Shelter Grants Program		$\sqrt{}$	$\sqrt{}$
Federal Home Loan Bank Lending Program (AHP)			
Health Care for the Homeless			$\sqrt{}$
HOME Program			
Housing Opportunities for Persons with AIDS (HOPWA)		$\sqrt{}$	$\sqrt{}$
Impact Capital Predevelopment Loans			
Low Income Housing Tax Credits			
Runaway and Homeless Youth Program		$\sqrt{}$	$\sqrt{}$
Rural Rental Assistance Program (Section 521)		$\sqrt{}$	
Rural Rental and Cooperative Housing Loans (Sec 515)			
Section 8 Moderate Rehab Single Room Occupancy Program		$\sqrt{}$	
Section 8 Rental Assistance Program		$\sqrt{}$	
Shelter Plus Care		$\sqrt{}$	
Sound Families Program - Bill and Melinda Gates Foundation			$\sqrt{}$
Supportive Housing Program (SHP)		$\sqrt{}$	$\sqrt{}$
Supportive Housing for Persons with Disabilities (Sec. 811)		$\sqrt{}$	
Tenant-Based Rental Assistance (TBRA)		$\sqrt{}$	
Transitional Housing Operating and Rent Program (THOR)		$\sqrt{}$	$\sqrt{}$
Transitional Living Program for Homeless Youth		$\sqrt{}$	$\sqrt{}$
Veterans Affairs Homeless Provider's Grant and Per Diem Program		$\sqrt{}$	$\sqrt{}$
Veterans Affairs Health Care for the Homeless			
HB 2060 Local Funds			
HB 2060 State Operating Funds			
Washington State Housing Trust Fund			

ACRONYMS

ACRONYM Organization

ADA American Disabilities Act

AHAB Affordable Housing Advisory Board

AHMA Association of Housing Management Associations

AHW AIDS Housing of Washington

AMI Area Median Income

ARCH A Regional Coalition for Housing

AWHA Association of Washington Housing Authorities

CAC Community Action Council

CARH Council for Affordable and Rural Housing
CDBG Community Development Block Grant (HUD)

CDC Community Development Corporation
CDE Community Development Entity

CDFI Community Development Financial Institution
CHAM Consortium of Housing and Asset Management

CHDO Community Housing Development Organization (HUD Designation)

CHOC Community Homeownership Center CHRB Community Housing Resource Board

CIP/EDF Community Investment Program/Economic Development Fund (FHLB)

CoC Continuum of Care

CRA Community Reinvestment Act

CTED Community, Trade and Economic Development (State of Washington)

DSHS Department of Social and Human Services (State of Washington)

ELIHPA Emergency Low Income Housing Preservation Action

ESAP Emergency Shelter Assistance Program (State of Washington)

ESG Emergency Shelter Grant (HUD program)
ESIC Enterprise Social Investment Corporation

FHA Federal Housing Administration

FHILP (Washington State) Farm worker Housing Infrastructure Loan Program

FHLB Federal Home Loan Bank



ACRONYM Organization

Fair Market Rent FMR

Housing Assistance Program HAP

House Bill 2060 HB 2060

HDC Seattle-King County Housing Development Consortium

Housing Improvement and Preservation Unit (State of Washington) HIP

HOME Investment Partnership (HUD block grant) HOME Housing Opportunities for People Everywhere HOPE VI Housing Opportunities for People with AIDS HOPWA HRT (Washington State) Housing Resource Team HTF (Washington State) Housing Trust Fund

(U.S. Dept. of) Housing and Urban Development HUD

Indian Housing Block Grant **IHBG** Low Income Housing Congress LIHC

Low Income Housing Preservation and Resident Homeownership Act LIHPRHA

LIHTC Low Income Housing Tax Credit Local Initiative Support Corporation LISC

LLC Limited Liability Corporation

Multifamily Assisted Housing Reform and Affordability Act of 1997 MAHRA

NAHASDA Native America Housing and Self Determination Act

National Association of Home Buyers NAHB

National Association of Housing and Redevelopment Officials NAHRO

National Community Capital Association NCCA National Community Development Initiative NCDI

NDC National Development Council

National Equity Fund NEF

National Low Income Housing Conference NLIHC

New Market Tax Credits NMTC Notice of Funding Availability NOFA

Office of Community Development (State of Washington) OCD

Office of Multifamily Housing Assistance (HUD) OMHAR

Participating Administration Entity (HUD) PAE



ACRONYM Organization

PAT Policy Advisory Team (State of Washington)

PDA Public Development Area PHA Public Housing Authority

PJ Participating Jurisdiction (HUD HOME block grant recipients)
PRAC Project Rental Assistance Contract for HUD 202 and 811 projects

RCAC Rural Community Assistance Corporation

RHS Rural Housing Service

SHOP Self-Help Homeownership Opportunities Program

SHP Supportive Housing Program
SHPO State Historic Preservation Office

SLIHC Spokane Low Income Housing Consortium

TA Technical Assistance

TBRA Tenant Based Rental Assistance

THOR Transitional Housing Operations and Rent (State of Washington)

TPA Technical Plan for Assistance (HUD)

TPCAHC Tacoma-Pierce County Affordable Housing Consortium

URA Uniform Relocation Act

USDA RD U.S. Department of Agricultural Rural Development
WA-CERT Washington Community Economic Revitalization Team
WCRA Washington Community Reinvestment Association

WLIHA Washington Low Income Housing Alliance WSHFC Washington State Housing Finance Commission

WSHTF Washington State Housing Trust Fund



GLOSSARY OF TERMS

A

Absorption rate: A rate that is a forecast of how quickly properties can be sold or leased in a given area. For example, if a developer can lease 20% of the units available to the market in a given area for a given time, the absorption rate is 20 percent.

Adaptive reuse: Providing a new use for an older, but sound, structure. An example would be an abandoned warehouse converted into business or residential condominiums.

Affordable Housing Program (AHP): A program of the Federal Home Loan Bank system which allows the Regional Banks of the System to make subsidized funds available through member institutions for the production of affordable housing to serve families below 80 % of their area median income (AMI).

Affordability: Affordability is achieved when a household's rent or mortgage payment and utility costs do not exceed 30 percent of the monthly income for the targeted income group as adjusted for household size.

Agrarian: Something that relates to land or to a distribution or division of land. **Agreement of sale**: Known by various names, such as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller agrees to sell and a buyer agrees to buy, under certain specific terms and conditions spelled out in writing and signed by both parties.

American Institute Of Architects (AIA): A professional organization of architects. All registered architects subscribe to AIA's standards of ethical practice. American Institute Of Real Estate Appraisers (AIREA): Formerly, a member organization of the National Association of REALTORS (NAR). AIREA severed its affiliation with NAR in 1990 and merged with the Society of Real Estate Appraisers to form The Appraisal Institute. The Appraisal Institute officially began operation on January 1, 1991.

American Land Title Association (ALTA): An organization comprising title insurance companies, abstractors and attorneys specializing in real property law. ALTA has adopted many title insurance policy forms that standardize coverage nationally for property owners and lenders. Many states require ALTA standardized title insurance policies.

Anchor tenant: A retail store in a shopping center used as a major draw to the center. The presence of an anchor tenant helps secure financing for the center and enhances the chance of success for other tenants as it draws the public to its store. The store is normally part of a major chain and is a name easily recognized by the public. Depending on the size of the shopping center, there can be several anchor tenants.

Appraisal: An expert judgment or estimate of the quality or value of real estate as of a given date. Relies upon one or more of three different types of valuation approach depending upon the property type and current or anticipated usage: The Market Approach, Cost Approach or Income Approach.

Assisted Living: A package of services provided to frail seniors or persons with disabilities in a licensed residential facility to assist each resident with one or more of their activities of daily living (ADL). Such services include, but are not limited to bathing, cooking, dressing and some nursing or medical care, but do not include continuous skilled nursing care as provided in a nursing home facility.

Assessed value: The value of real property established by the tax assessor for the purpose of levying real estate taxes.

Asset: Something of value that you own. An asset could be a car, a retirement fund, stocks or bonds, or even a valuable piece of furniture.

B

Basis: The total amount paid for a property, including equity capital and the amount of debt incurred. For a LIHTC project, the initial value that is eligible for tax credits.

Bond: A formal certificate that evidences a debt and outlines the terms. It is a formal promise to pay a lender a specified sum of money at a future date -- with or without collateral. The promise must be in writing and signed and sealed by the maker (borrower). The balance owed is paid on a future date with a series of interest payments in the interval.

Builder's risk insurance: Insurance used to protect builders against fire and special risks while they have buildings under construction.

Building code: Local and State Laws that set minimum construction standards.



\mathbf{C}

Capital asset: As defined by the IRS, an asset that can receive favorable treatment upon sale. Assets excluded would be inventory, property held for resale property used in a trade or business.

Capital improvement: A permanent improvement that increases the value of real property and extends the useful life of the property. It is expenditure different from a necessary repair expense. Painting a house is a maintenance repair expense, whereas the installation of vinyl or aluminum siding is an improvement. Capital Needs Assessment: A document completed by a professional, independent party that defines what a project's immediate and long term capital needs are and provides a plan for financing such needs.

Capitalization rate: Commonly called the cap rate, the capitalization rate can be used as a division factor to decide the capital value. The net income from an investment divided by the cap rate will equal the capital value, or value. The cap rate is a combination of a return or recapture of the investment and a return on the investment.

Cash Flow: Cash available for the property owner after vacancy, expenses and debt service payment have been deducted from gross income.

Certificate Of Occupancy (CO): An official document by a governing authority stating that a structure complies with the building code and may be occupied legally.

Collateral or security: Property that backs up a loan. If the borrower does not pay back the loan as agreed, the lender can take the collateral. A house is collateral for a mortgage loan. A house gives security to a mortgage loan.

Community Development Block Grant Program (CDBG): Provides eligible metropolitan cities, urban counties (called "entitlement communities"), and state governments for rural areas with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Community home buyer's program: An alternative financing option that allows households of modest means to qualify for mortgages using nontraditional credit histories, 33 percent housing-to-income and 38 percent debt to-income ratios, and the waiver of the usual two payment cash reserve at closing.

Community home improvement mortgage loan: An alternative financing option that allows low- and moderate-income home buyers to obtain 95 percent financing for the purchase and improvement of a home in need of modest repairs.

Community land trust mortgage loan: An alternative financing option that enables low- and moderate-income home buyers to purchase housing that has been improved by a nonprofit Community Land Trust, and to lease the land on which the property stands.

Comparables: Properties that are similar or comparable to the subject project.

Contractor: In the construction industry, a contractor is one who contracts to erect buildings or portions of them. There are also contractors for each phase of construction: heating, electrical, plumbing, air conditioning, road building, bridge and dam erection, and others.

Cooperative housing: An apartment building or a group of dwellings owned by a corporation, the stockholders of which are the residents of the dwellings. It is operated for their benefit by their elected board of directors. In a cooperative, the corporation or association owns title to the real estate. A resident purchases stock in the corporation, which entitles him to occupy a unit in the building or property owned by the cooperative. While the resident does not own his unit, he has an absolute right to occupy his unit for as long as he owns the stock.

D

Deed of trust: A document used in some localities in place of a mortgage agreement. The deed of trust places the title to the subject property into trust for the lender during the term of the loan.

Deferred maintenance: Depreciation caused by failure to maintain properly; sometimes called curable physical depreciation.

Depreciation: Decline in value of a property due to wear and tear, adverse changes in the neighborhood, or any other reason.

Developer Fee: A fee paid to the developer for services. It is used to offset overhead and is paid through the development process. It is usually based on a percentage of the costs, dollars per buildable square feet, or dollars per unit.



Displacement: The permanent relocation of a person (to include families, individuals, businesses, nonprofit organizations, and farms) as a result of a project assisted with public funds.

\mathbf{E}

Easement: A legal interest that one person has in land belonging to of in possession of another person entitling the owner of the easement to use the other person's land or a right of way giving persons other than the owner limited access to or over a property.

Economic life: Length of time that improvements (buildings) will produce a competitive return or will be properly habitable. Land usually has an infinite economic life.

Entitlement Community: A local jurisdiction that receives an allocation of Community Development Block Grant funds directly from HUD.

Equity: The part of the total value of the development owned by the owner.

F

Fair housing act: A federal law that states what housing and real estate practices are discriminatory. The law also states in what ways those practices are to be avoided.

Fair market value: The amount an appraiser decides a house is worth. The appraiser compares the house with houses like it that have sold recently in the same area. The physical condition of the house also affects its fair market value.

Farm worker Household: A household whose income is derived from farm work in an amount not less than \$3,000 per year and which at the time of initial occupancy of the housing project, has an income at or below 50 percent of the area median income.

Feasibility analysis: Study of the cash flow, profitability potential and overall desirability of a project.

FHA (Federal Housing Administration): A division of the U.S. Department of Housing and Urban Development that insures mortgage loans.

G

General partnership: Form of co-ownership wherein all partners have a voice in the management of a business and unlimited liability for its debts.

Ground Lease: A lease of the land only. Usually the land is leased for a relatively long period of time to a tenant that constructs a building on the property.

Gross Area The entire floor area of a building.

Gross lease: A lease agreement whereby the property owner pays taxes, insurance, repairs, and other costs.

Η

Hazard insurance: Insurance that compensates for a loss on a specific property due to damages caused by fire, vandalism, theft, storm damage and certain other natural disasters.

Highest and best use: The use of a property that will yield the greatest return on the property.

HOME: Funds from the Department of Housing and Urban Development to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.

Homeowner's insurance: An insurance policy that combines liability coverage and hazard insurance.

Homeowner's warranty: A type of insurance that covers repairs to specified parts of a house for a specific period of time.

Homestead: Primary residence as declared by the head of a household and filed with the county clerk in order to exempt the homestead from claims of creditors.



I

Improvement: Anything done to a house that increases its value, such as adding a sun porch or modernizing the kitchen or structure on real property. **Independent Living:** A senior citizen or person with a developmental disability who lives in his or her own home or group facility and does not require assistance with activities of daily living. However, services may be provided to residents that are generally provided to seniors or special needs residents such as transportation, meals and social events. Typically, an independent living facility does not require licensing.

J

Joint tenancy: A form of co-ownership giving each tenant equal interest and equal rights in the property, including the right of survivorship. **Joint venture**: An equity participation in which a lender puts up funds and others, such as developers, contribute expertise. Other examples include the participation of non-profits agencies with for-profit agencies where one provides the debt and the other the equity.

I

Lease: A contract between landlords and tenants for a possession of space for a specified amount of rent. Leases are used for all types of properties. **Leasehold:** A possessory legal interest in real property acquired by a tenant (lessee) when she enters into a rental agreement with the owner of the property (landlord or lessor).

Lessee: The person renting or leasing a property. Also referred to as a tenant.

Lessor: A person who rents or leases a property to another. Also referred to as a Landlord.

Leverage: The use of borrowed funds to finance a portion of the cost of an investment.

Liability insurance: Insurance a contractor buys to protect herself and the person who hires her in case someone is hurt or damage is caused during the work she performs on a house.

\mathbf{M}

Market rent: The current rent that real estate would bring if available for rent.

Market value: The price that property would be expected to bring in the open market under normal conditions.

Migrant Farmworker Housing: Developments that reserve all or some units for farmworker households who can document employment at a workplace during the year from which they cannot return to their primary residence every night. Units may be operated either seasonally, less than 12 months each year, or year-around. Residents must also meet the definition of farmworker.

Multi-Family Housing: Includes apartment-type structures with five or more units. Multi-family housing also includes condominium units in structures of more than one living unit that do not meet the definition of single-family housing.

N

Net lease: A lease agreement in which the tenant pays rent plus all taxes, insurance, repairs and other costs.

Net Operating Income (NOI): The potential rental income plus other income, less vacancy, credit losses, and operating expenses.

Nonconforming use: A use of land that lawfully existed before a zoning ordinance that is legally continued after the effective date of the ordinance, even though the use no longer conforms to the new zoning regulations.

Non-Entitlement Community: Cities and towns with populations less than 50,000 or counties with populations less than 200,000 provided that the cities, towns and counties do not participate in HUD Urban County Consortiums.



0

Offer: A purchase proposal to the seller of a house, telling the amount a certain buyer would pay for the house and other conditions that would have to be met before the proposed house sale.

Operating expenses: Cash outlays necessary to operate and maintain a property.

Option: A Contract given by the owner of a property to another person, giving the latter a right to buy or lease the property at a certain price within a specified period of time.

P

Percentage lease: A lease in which the rent amount is based on a percentage of gross sales (monthly or annually) made by the tenant.

Percentage lease: A lease whereby the fee paid is a percentage of the income from business done on the premises.

Percentage rent: The additional rent (over a base amount) paid by tenants to owners based on tenant sales over a specified dollar amount.

Planned Unit Development (PUD): A Land Development project involving a mixture of land uses and densities not available for separately zoned units. Similar to condominiums, it is viewed as an integrated whole. Unlike condominiums, however, the individual unit owners do own a portion of the land under and around their individual unit.

Plat: A map showing how a property is subdivided into lots.

Prefabricated home: Home built or partially assembled prior to delivery to the building site.

Property inspection: The examination of a house by a licensed inspector to see if its structure is sound and if its mechanical systems, such as plumbing and heating, are working.

Proration: Allocation of costs and income between the buyer and seller of real estate at the time of the transaction closing, based upon the time of ownership of each.

Purchase and sale agreement: A written contract signed by the buyer and seller stating the terms and conditions under which a property will be sold.

R

Rehab: Short for "rehabilitation." To rebuild an existing house or building, to make the space more livable or usable and more valuable.

Relocation Expenses: Payments made to families, individuals, businesses, nonprofit organizations, or farms when temporary or permanent relocation is necessary.

Remodeling: To rebuild and improve a house or building, often changing its "model" or layout or adding rooms.

Rent: All charges for use and occupancy of the property payable by or on behalf of a household occupying a unit, whether or not such amounts are technically "rent" under landlord-tenant laws.

Rentable area: The actual square foot area for which the tenant will pay rent. Compare with gross area and usable area.

Right-of-way: The right to cross over or under another person's property for ingress, egress, utility lines, or sewers.

Riparian rights: Rights of an owner of property abutting water to use the water and have uninterrupted flow.

Rural: Those projects located in areas where the population is less then 25,000 for towns and 60,000 for unincorporated areas and are rural in character.

Rural Development (RD): Formerly the Farmers Home Administration, RD is part of the U. S. Department of Agriculture. It administers grant and loan programs to promote and support housing and essential community facilities development in rural communities.

S

Sale cost: The brokerage commissions and fees, and any additional transaction costs that are incurred during the sale of the property.

Sale price: The total amount paid to the seller at time of sale.

Sale proceeds after tax: The sale proceeds before tax minus the tax liability on the sale.



Sale proceeds before tax: The sale price minus the sale costs and the mortgage loan balance.

Section 8 Existing Rental Assistance: A Federal program that provides rental assistance to low-income families who are unable to afford market rents.

Assistance may be in the form of vouchers or certificates.

Section 8(a): - Section 8(a) of the Small business Act authorizes Small Business Administration (SBA) to enter into contracts with other federal agencies to supply needed goods and services. The SBA in turn subcontracts the actual performance of the work to small businesses enrolled in the SBA's 8(a) Program. The goal of the 8(a) Program is to help eligible small firms become independently competitive for contracts.

Section 9 Operating Subsidies: Section 9(a) of the U.S. Housing Act of 1937 authorizes HUD to make annual contributions to Public Housing Authorities to pay for the operation of public housing rental units. The payments are called Operating Subsidy.

Section 106a: Technical assistance to nonprofit sponsors of federally-assisted housing programs and counseling to tenants and homeowners, authorized by the Housing and Urban Development Act of 1968.

Section 106b: Loans to nonprofit sponsors of federally-assisted housing programs, authorized by the Housing and Urban Development Act of 1968.

Section 202: Loans for the construction or rehabilitation of housing for the Elderly and Handicapped, authorized by the Housing Act of 1950.

Section 202 Mandatory Conversion: Requires Public Housing Authorities to demolish or sell certain public housing units, which cannot be reasonably operated or revitalized due to their deteriorated condition.

Section 203: Basic Single Family housing mortgage insurance.

Section 207: Basic Multifamily housing mortgage insurance.

Section 221 (d) (2): Mortgage insurance on Single Family housing for low- and moderate-income families.

Section 221 (d) (3): Mortgage insurance on Multifamily housing for low- and moderate-income families.

Section 223 (e): Mortgage insurance for housing in older declining neighborhoods.

Section 223 (f): Mortgage insurance for refinancing of existing Multifamily housing.

Section 231: Mortgage insurance for housing constructed or rehabilitated primarily for elderly persons.

Section 235: Mortgage insurance and interest subsidies for low- and moderate-income home buyers.

Section 236: Rental and cooperative housing subsidies and mortgage insurance to reduce mortgage interest costs on rental units for lower income families.

Section 312: Rehabilitation Loan Program, which provides low-interest loans for the rehabilitation of housing in certain federally-aided areas.

Self-Help Homeownership Opportunity Program (SHOP): The program enables families to become homeowners with an investment of "sweat equity" – contributing their own labor to help with such tasks as painting, landscaping, carpentry and roofing. HUD grants will provide subsidies averaging \$10,000 to lower the price of each home. Families unable to afford a home and having incomes below 80 percent of the area median income are eligible to receive HUD assistance under SHOP.

Single-Family Housing: Includes detached, semi-detached, row house, and townhouse units and subdivisions. Condominiums are included as single-family housing when they are zero-lot-line or zero-property-line construction; when units are separated by an air space; or, when units are separated by an unbroken ground-to-roof party of firewall.

Single-Room Occupancy (SRO): Housing consisting of single-room dwelling units that are the primary residence of their occupants. Each unit must contain food preparation and/or sanitary facilities if the project involves new construction, conversion of non-residential space, or reconstruction. If the units do not contain sanitary facilities, the building must contain sanitary facilities shared by the tenants.

Site: A plot of ground upon which anything is, has been, or will be located.

Special Assessments: A special tax imposed on property, individual lots or all property in the immediate area, for road construction, sidewalks, sewers, street lights, etc.

Step up lease: A lease in which the rental amount paid by the lessee increases by a preset rate at predetermined intervals.

Sublease: The transfer of a legal interest in leased premises by a tenant to another person that is less than the tenant's leasehold interest.

Subordinate: To make a mortgage subservient to another mortgage.



Survey: A drawing or map showing a property's boundaries, any places the property may have been improved or changed, rights of way, and other physical features.

Survey: The process that determines the shape, area, and position of a parcel of land by locating its boundaries.

T

Tax credit: Allowable reduction in the amount of income tax owed.

Tax deferred exchange: Trade of like-kind property that does not trigger recognition of taxable gain at the time of the exchange.

Tax: An enforced charge imposed on persons, property or income, to be used to support the State. The governing body in turn utilizes the funds in the best interest of the general public.

Tenancy by entirety: A type of joint ownership of property available only to a husband and wife.

Tenancy in common: A type of joint ownership in a property without right of survivorship.

Tenant improvements: A lease provision that obligates the owner to incur a prespecified dollar. Allowance amount to prepare the space for the tenant's occupancy.

Title company: A company that specializes in insuring title to property.

Title insurance: Protects lenders or homeowners against loss of their interest in property due to legal defects in title. Title insurance may be issued to a "mortgagee's title policy." Insurance benefits will be paid only to the "named insured" in the title policy, so it is important that an owner purchase an "owner's title policy", if he desires the protection of title insurance.

Title: Proof of ownership of a property. A clean title is one that shows no liens against it.

Transitional Housing: Developments offering intermediate term temporary residency ranging from two months to two years. Social services are typically included in this kind of development.

Triple-net lease: A lease in which the tenant pays, in addition to rent, all expenses related to the operation of the property.

U

U.S. Department of Housing and Urban Development (HUD): A federal government agency responsible for managing many of the nation's housing programs and for protecting rights of homebuyers, homeowners, sellers, and renters.

U.S. Department of Veterans Affairs (VA): A federal government agency responsible for programs for former members of the armed services.

Unsecured credit: Any credit that is not secured by property (such as a house). A credit card is unsecured credit, a mortgage loan is secured.

Usable area: Rentable area less certain common areas that are shared by all tenants (corridors, storage, bathrooms, etc.). Usable area = rentable area - common areas.

V

VA (Veterans Administration) Loan: Loan guaranteed by the Veterans Administration.

Vacancy: Loss Rent that is not collected due to turnover or sustained vacancy of a commercial space.

Valuable consideration: Consideration in the form of money, promises, or property.

Variable expenses: Costs, such as utilities, that vary with a building's occupancy rate.

Variance: In zoning, a permitted deviation for a particular property from the zoning category for that property.

W

Warranty: A guarantee by a seller or manufacturer that a product is what it is claimed to be, that it is in working order, and, in some cases, that the seller or maker will repair the product.



Water rights: Rights associated with the use of water adjacent to, in, or underneath the property.

Y

Yield: Return on an investment or loan.

Z

Zoning ordinances: The acts of an authorized local government establishing building codes, and setting forth regulations for property land usage.

Zoning: A county or city law stating the types of use to which properties can be put in specific areas.

Zoning: The division of an area or community by a government into districts or zones with regulations as to the use of land varying from one zone to another.

Glossary of Terms and Acronym list provided by: Impact Capital and LISC.

